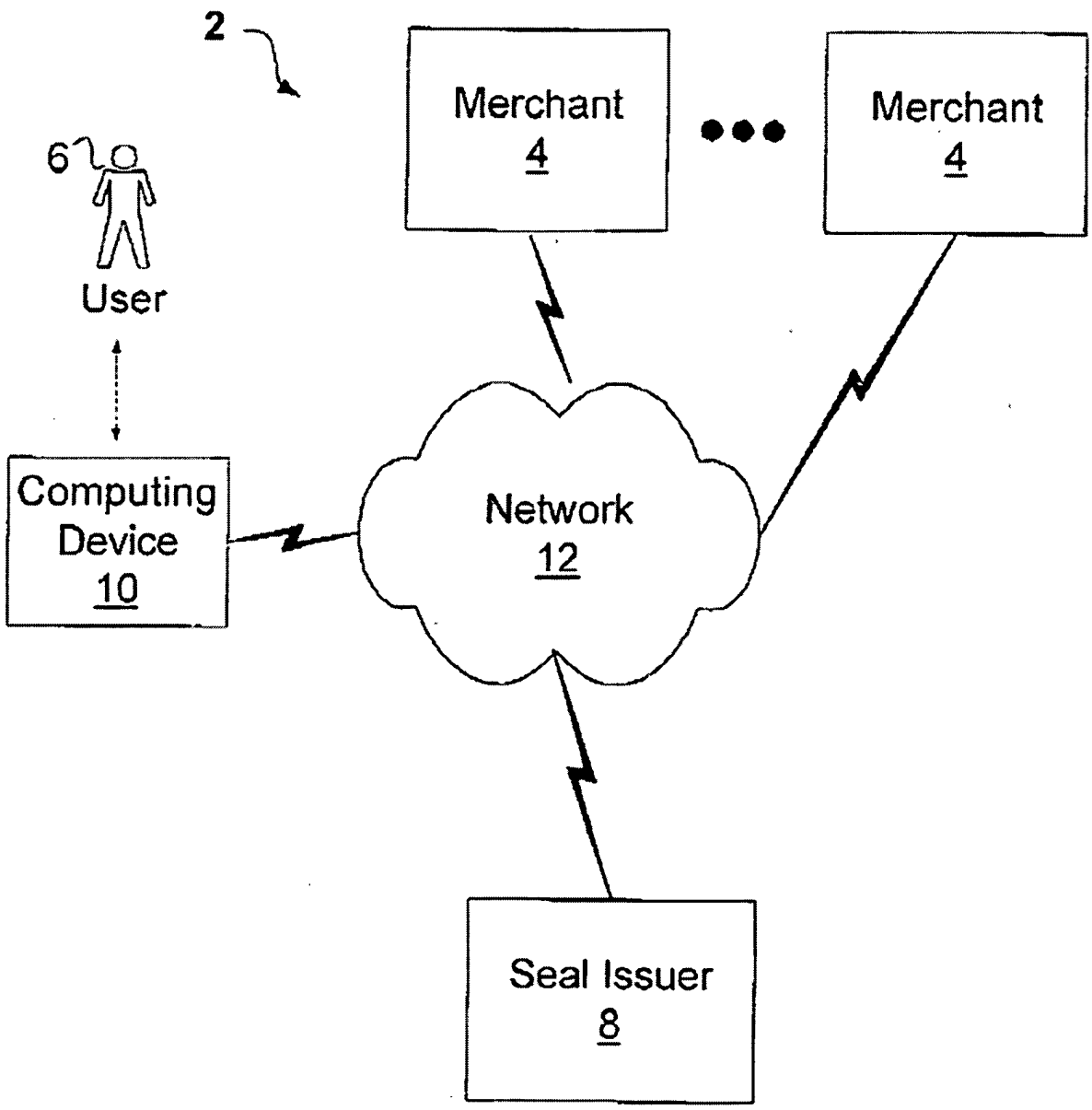
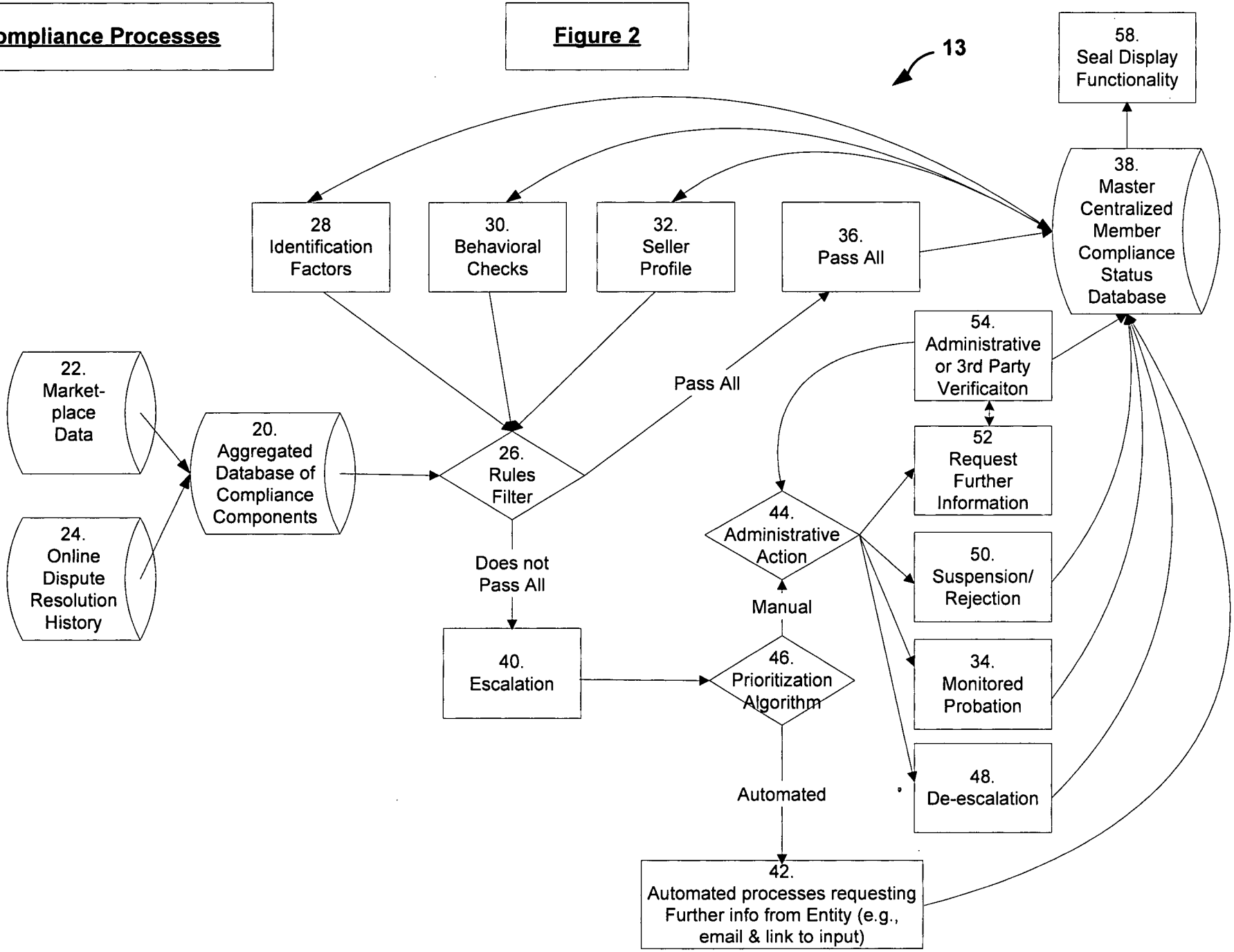

2
Merchant
4
Merchant
4
6
User
Computing
Device
10
Network
12
Seal Issuer
8

FIG. 1

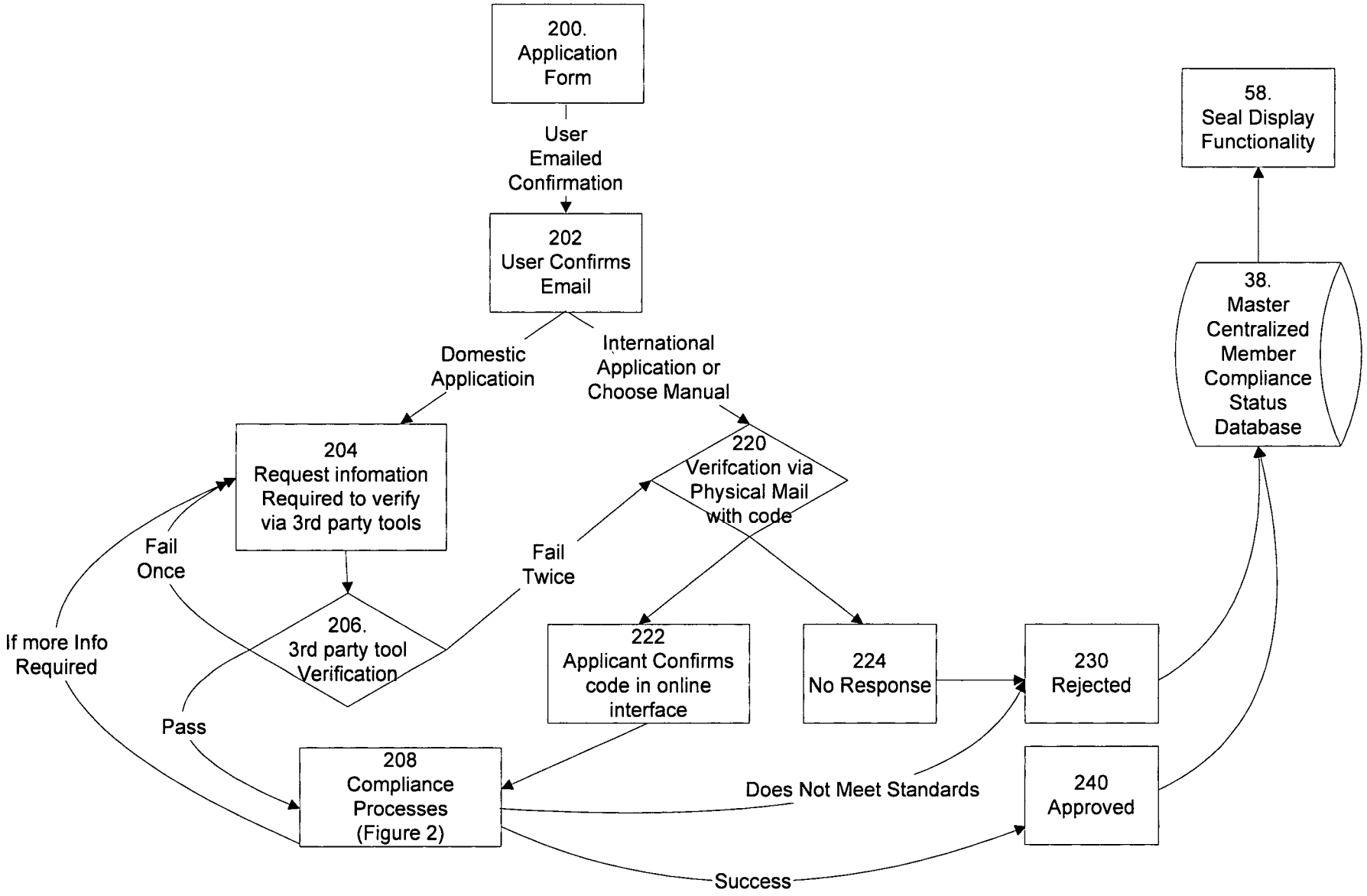
Compliance Processes

Figure 2



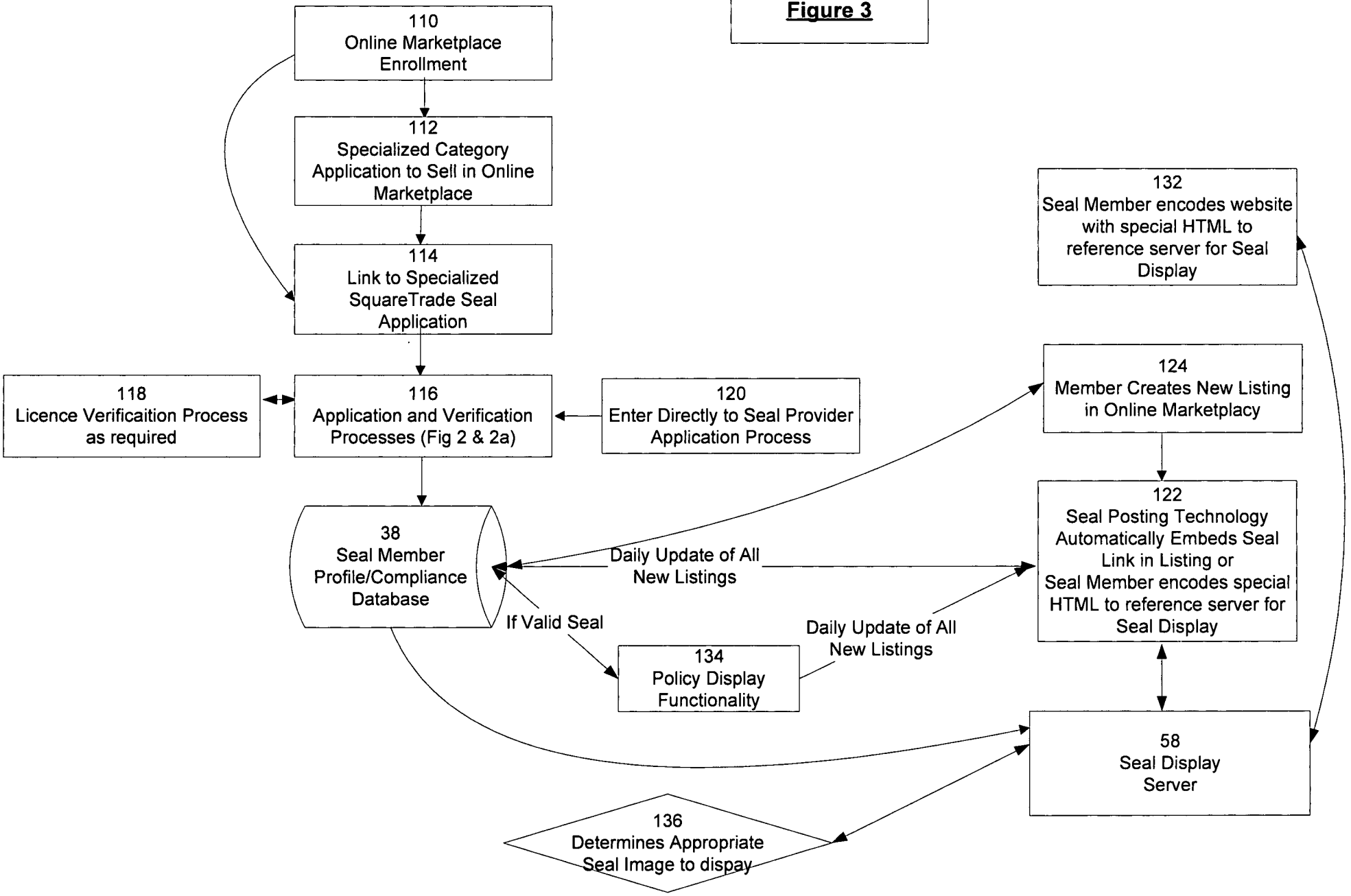
Upfront Authentication and Verification Processes

Figure 2a



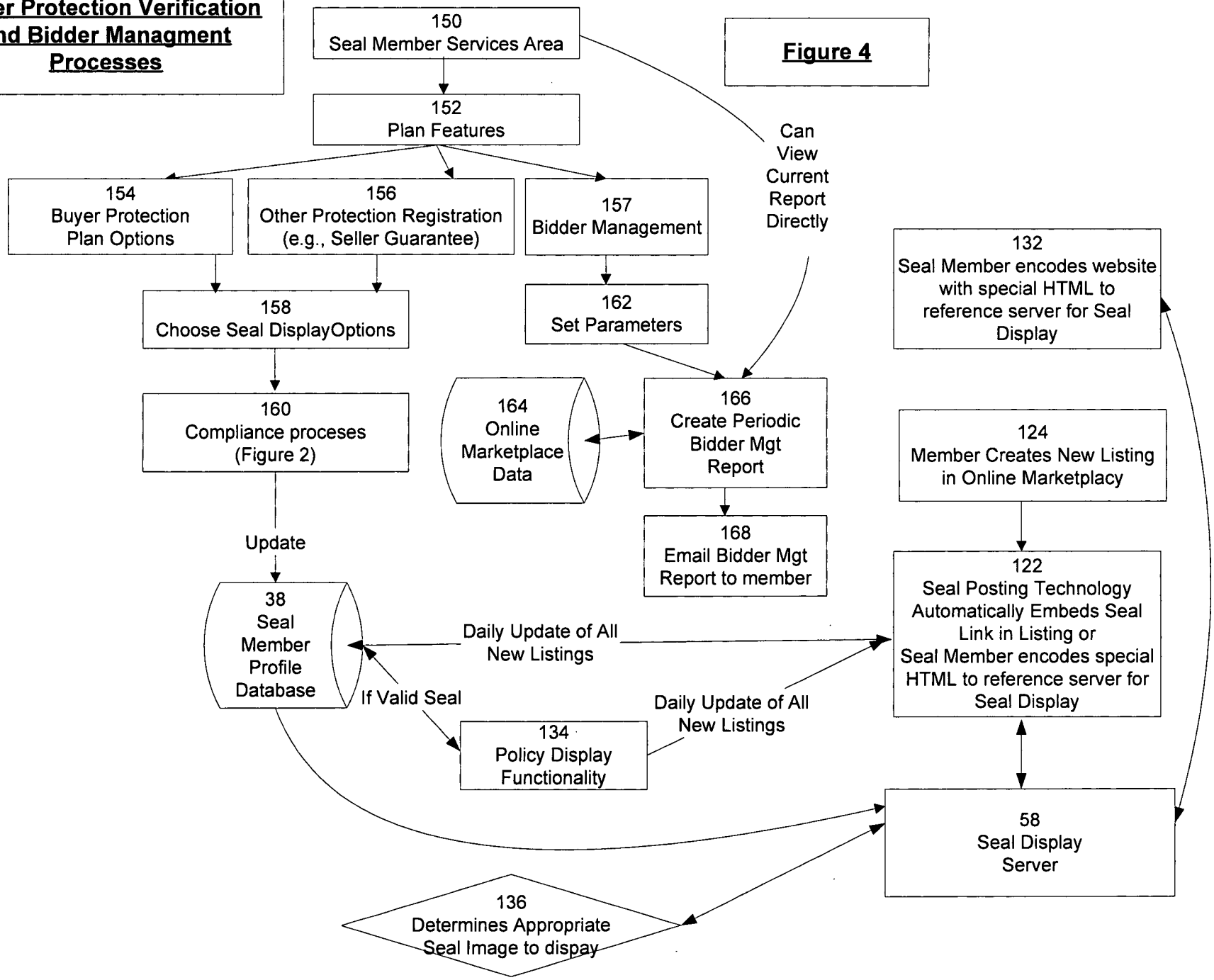
Specialized Seal Display Processes

Figure 3



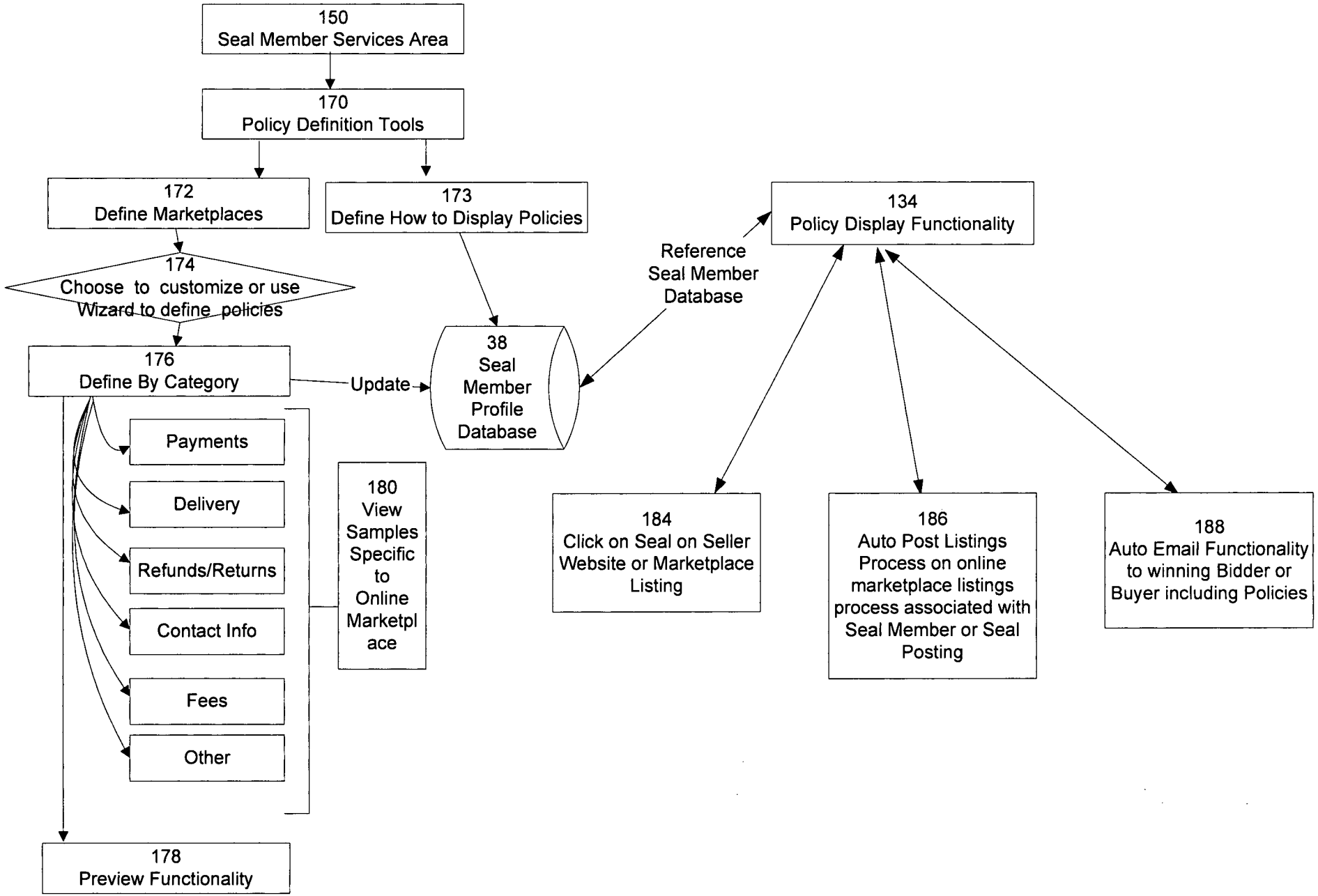
Buyer Protection Verification and Bidder Managment Processes

Figure 4



Policy Display Processes

Figure 5



Sample Listings – Unique Dynamic Display

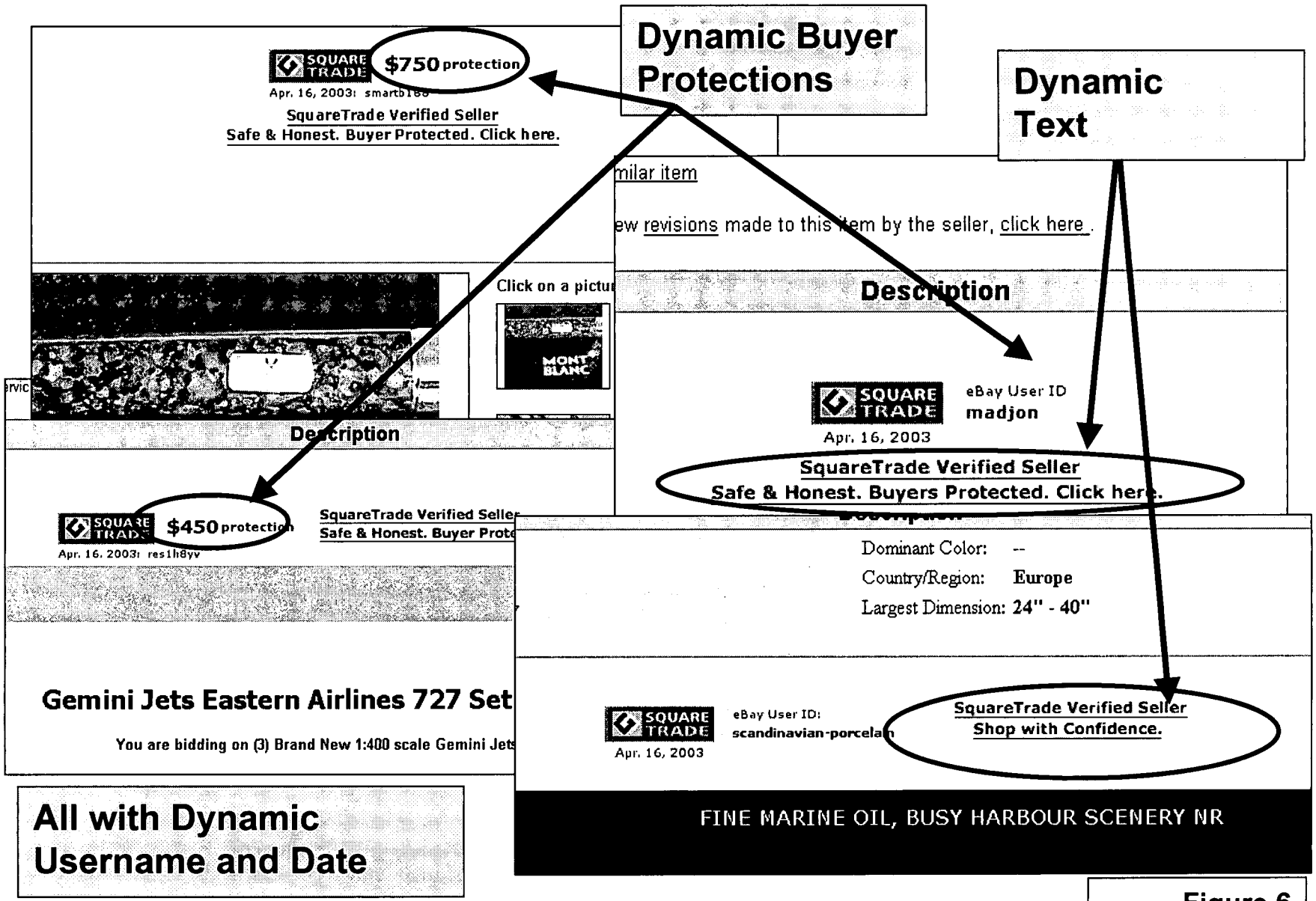


Figure 6

Dynamic Display Defined by Member

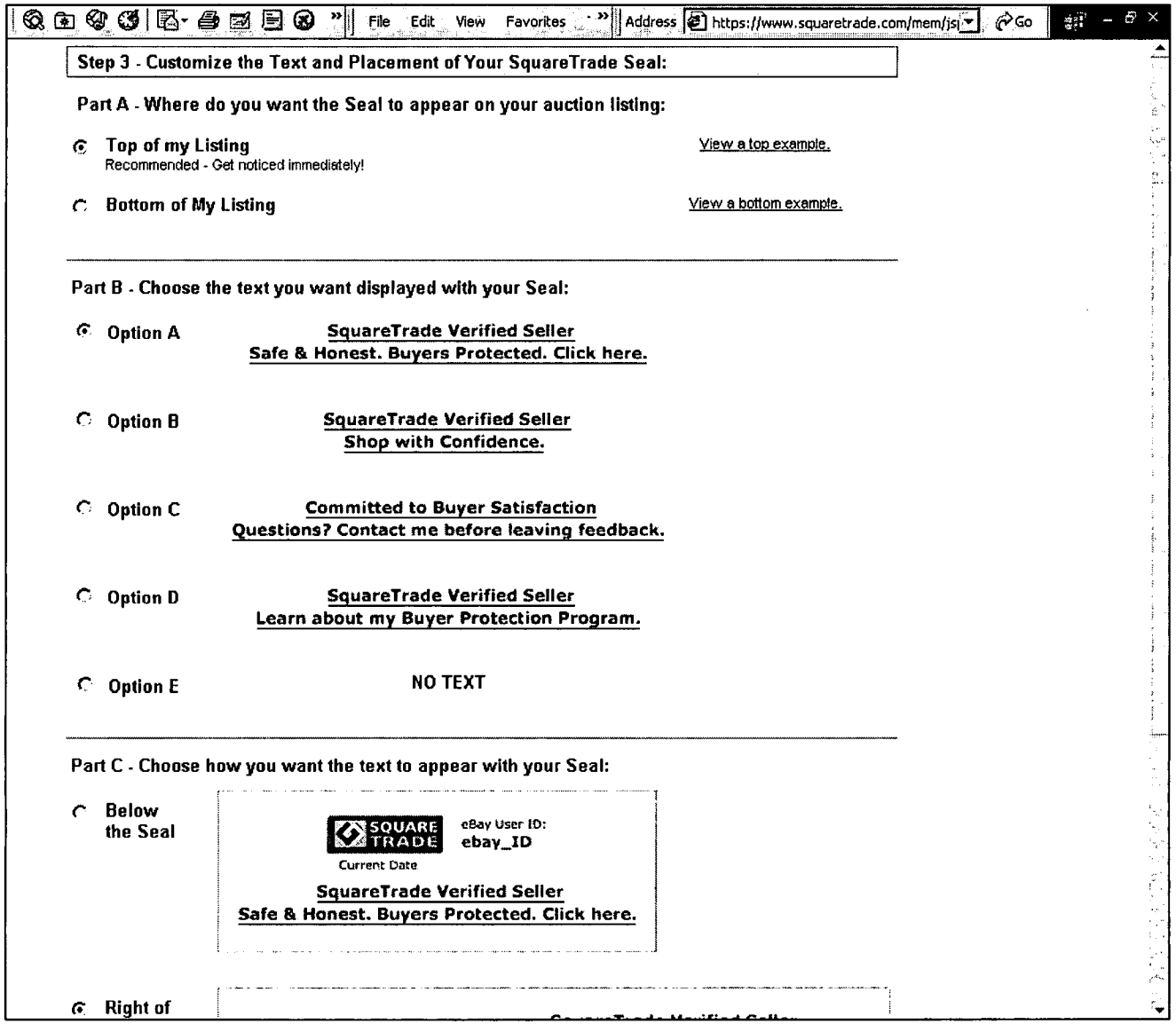


Figure 7

Dynamic Display Defined by Member

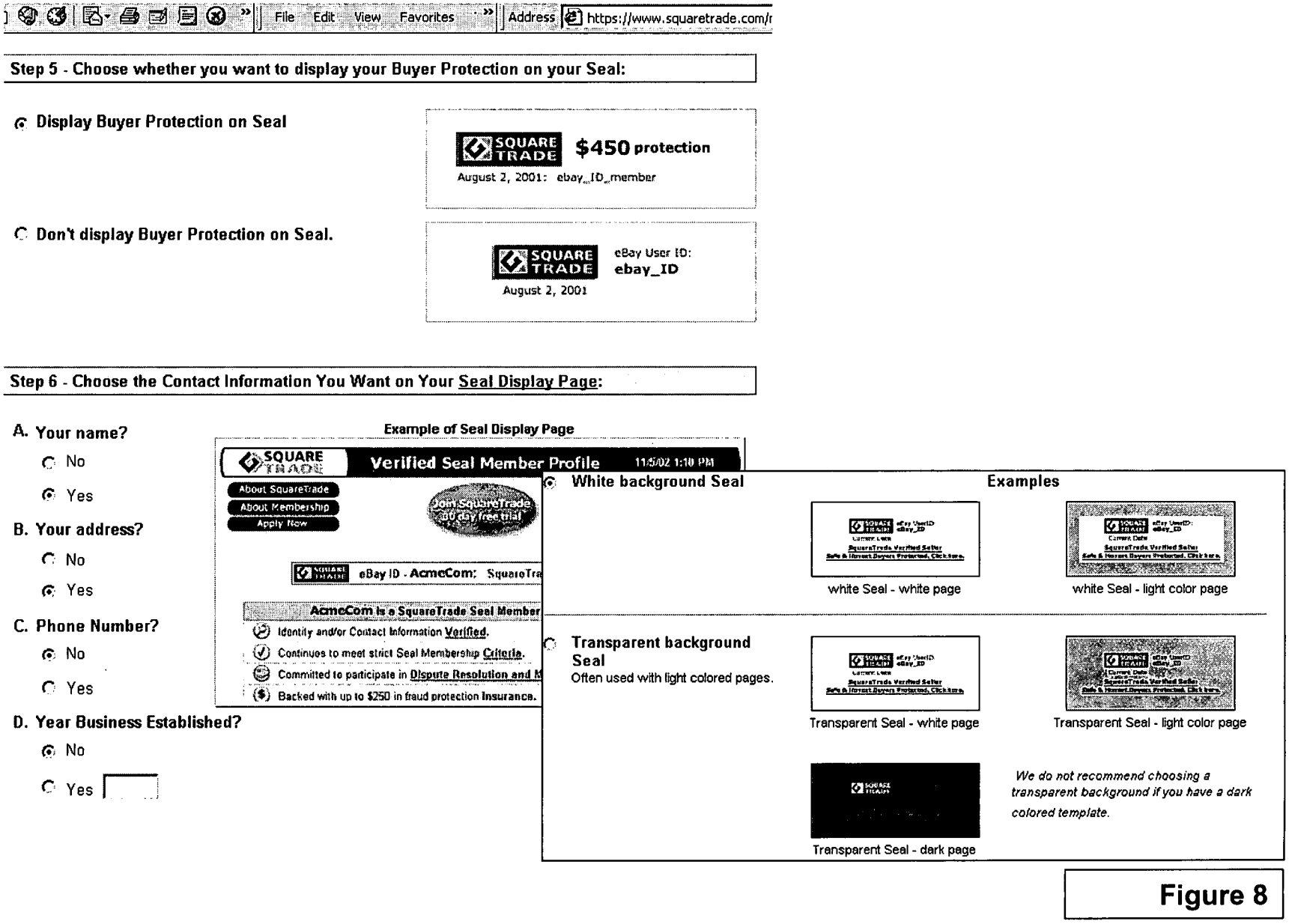


Figure 8

Service Plan: Choosing Buyer Protection

Return to My Seal page

SquareTrade Service Plans - choose your Best Option!

Save!

Plan Benefits	STANDARD	PREFERRED	SECURE	
Buyer Protection ⓘ	$450	$750	$1000	
Feedback Removal Discount ⓘ		10%	10%	
Business Reporting Center ⓘ	7 Reports	10 Reports	20 Reports	
Bidder Management ⓘ		Basic	Advanced	
Warranty Posting & Cash Bonus ⓘ			$	
Featured Seller ⓘ		✓	✓	
Negative Feedback Notification ⓘ	✓	✓	✓	
Winning Bidder Alerts ⓘ	✓	✓	✓	
Plan Rates	$7.50 / mth	$82.50 / yr $7.50 savings	$25 / mth	$275 / yr $25 savings
SELECT YOUR PLAN HERE >	Current Plan	◉	○	○
		1 month Free		1 month Free

Select the Service Plan that best meets your auction needs. When you click the submit button, you will be charged for your new plan. A credit will be applied for any unused portion of your current plan.

SUBMIT

Figure 9

Seal Technology Dynamic Display of Programs

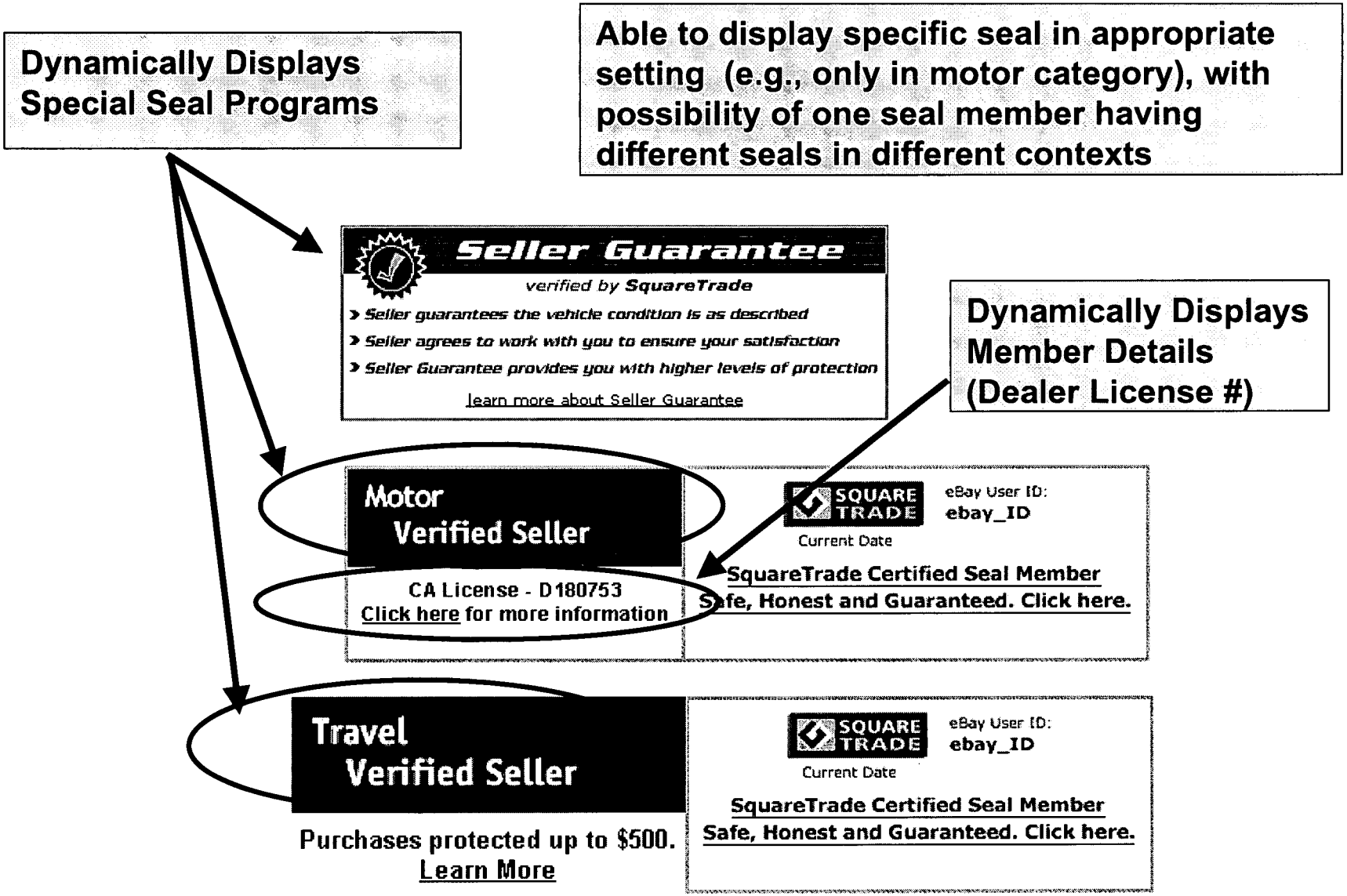


Figure 10

Specific Seal Program - Motors

File Edit View Favorites Address http://cgi.ebay.com/ebaymotor:

On Apr-08-03 at 23:54:02 PDT, seller added the following information:

Motors Verified Seller

MA License 15
Click here for more information

SQUARE TRADE
Apr. 14, 2003

eBay User ID
pramsis

SquareTrade Verified Seller
Safe & Honest. Click here.



Click to supersize this picture

Click on a picture to enlarge


Supersize Picture


Supersize Picture

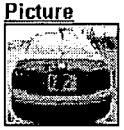

Supersize Picture


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Supersize Picture

0475

Figure 11

Specific Seal Program - Travel

File Edit View Favorites Address http://cgi.ebay.com/ws/eBayISAPI.dll? Go

below. Seller ships internationally (worldwide).

Seller services Sell similar item

Description			
Destination:	**Mexico**	Number of Travelers:	**4**
	Cancun	Number of Rooms:	--
Primary Activity:	**Beach/Water**	Length of Trip (Nights):	**4**
Date Range:	**June 2003**	Airfare Included?:	**No**
	June 2004		

Travel Verified Seller

Purchases protected up to $500. Learn more

SQUARE TRADE Apr. 16. 2003

eBay User ID: **hot-traveldeals**

SquareTrade Verified Seller Safe & Honest. Click here.

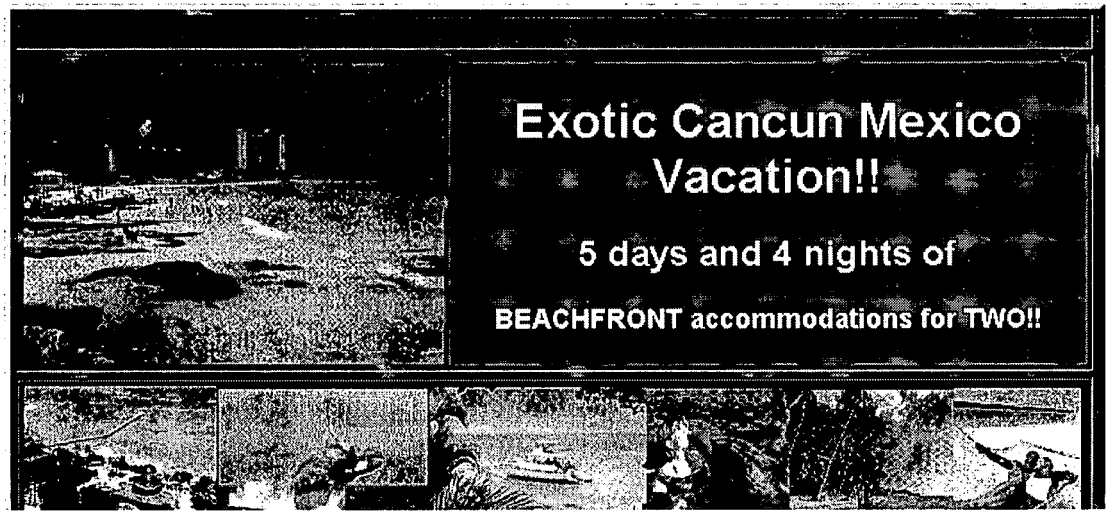


Figure 12

Specific Seal Program - Travel

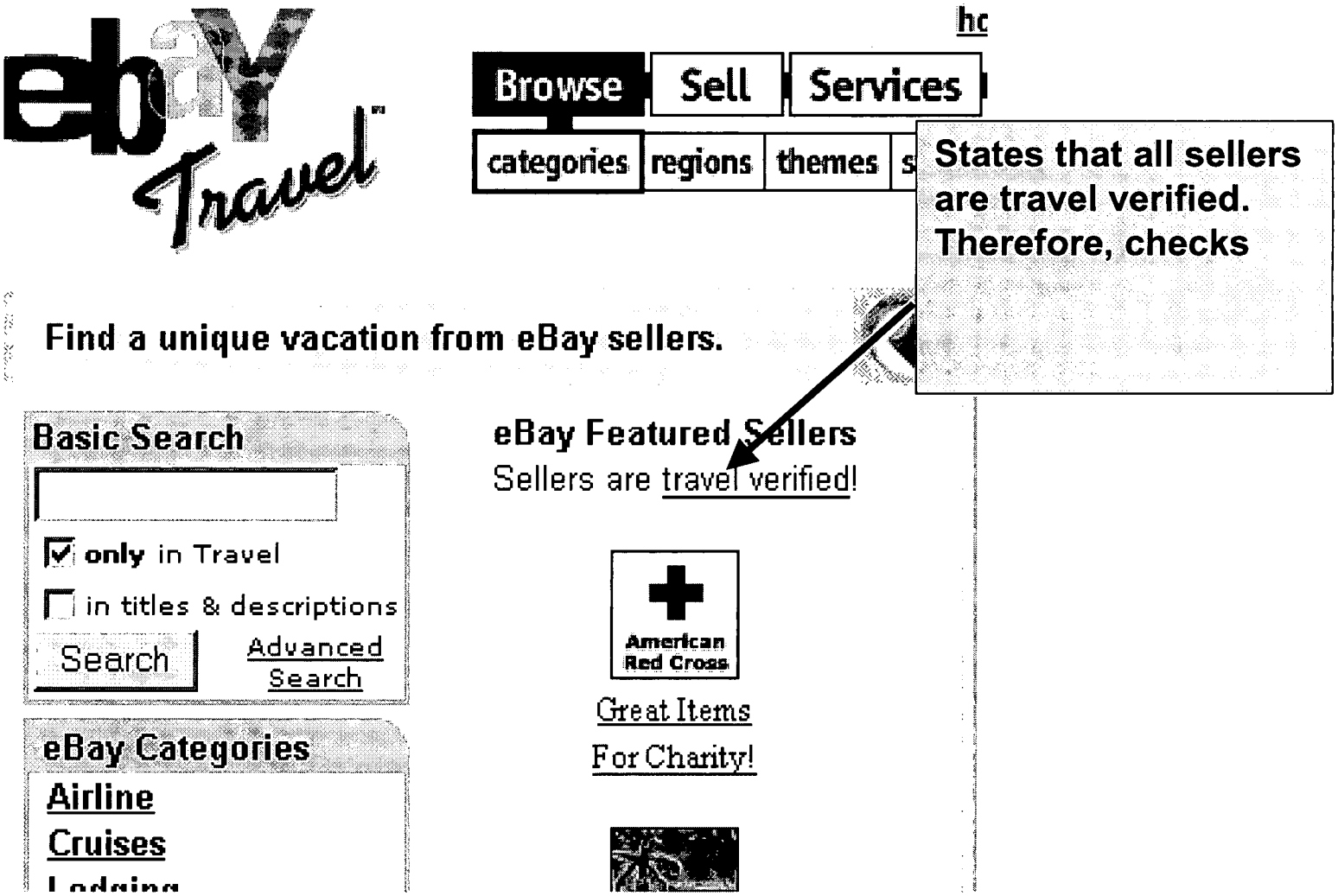


Figure 13

Specific Seal Program - Travel

Why it is safe to make purchases from eBay Travel sellers

All sellers in the Airline, Cruises, Lodging, and Vacation Packages categories have been verified through the Seller Verify by SquareTrade Program. This program helps ensure that sellers have the necessary qualifications to sell in these categories. These sellers also must commit to specific selling standards and - in the case that something does go wro purchases are automatically insured for up to $500. Read more about the fraud protection below.

Further explains why all sellers within Travel are verified. Therefore uses Compliance database, but doesn't need the Seal

Benefits to Travel category buyers

Buyers in Travel enjoy all of these benefits:

- Sellers' identity and qualifications to sell in Travel have been verified before any of t items are listed. Learn more about Travel seller qualifications.
- Sellers have committed to SquareTrade's selling standards
 All sellers agree to maintain high selling and customer service standards. Learn more about SquareTrades's selling standards.
- $500 fraud protection
 Often, a misunderstanding can be resolved with a simple conversation. But if you are unable to resolve your situation, we can help. SquareTrade's fraud protection program provides $300 of insurance coverage (less a $25 deductible) in addition to the $200 provided by eBay (less a $25 deductible). That means you have up to $500 of insurance (less a $50 deductible), if you meet the eligibility guidelines of the fraud protection programs.
 Each of these protection programs works independently and you'll have to apply to each one separately. Learn more about the eBay Fraud Protection Program and the SquareTrade Fraud Protection Program.
- Sellers have committed to SquareTrade's Online Dispute Resolution if the need arises.
 If mediation is necessary, sellers have agreed to use a simple four-step dispute resolution process. Learn more about SquareTrade's Online Dispute Resolution.

Figure 14

Dynamic Seal Display Page on Clicking Seal

Customizable Seal Display Page by seal type, customer, where viewed, etc.

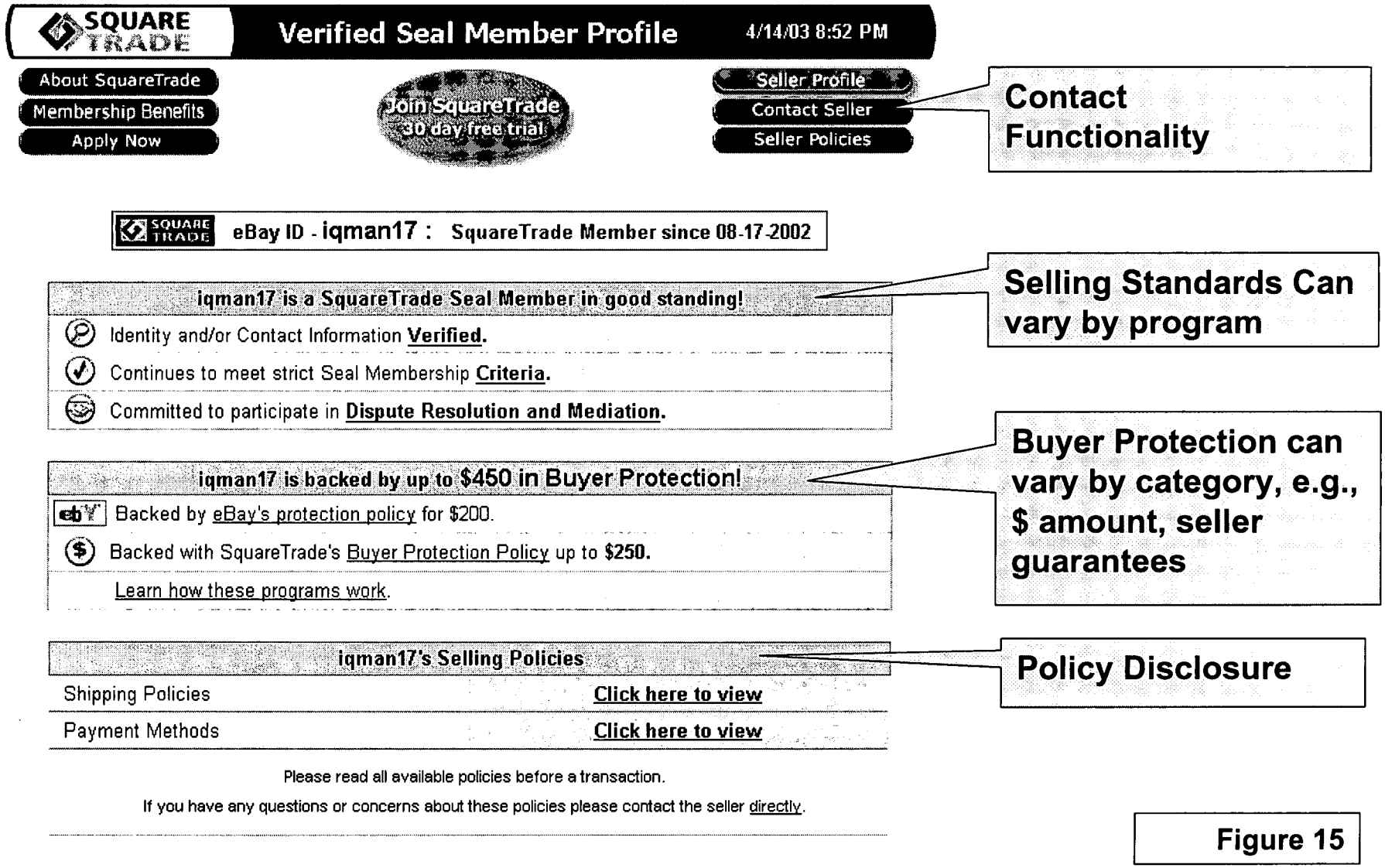
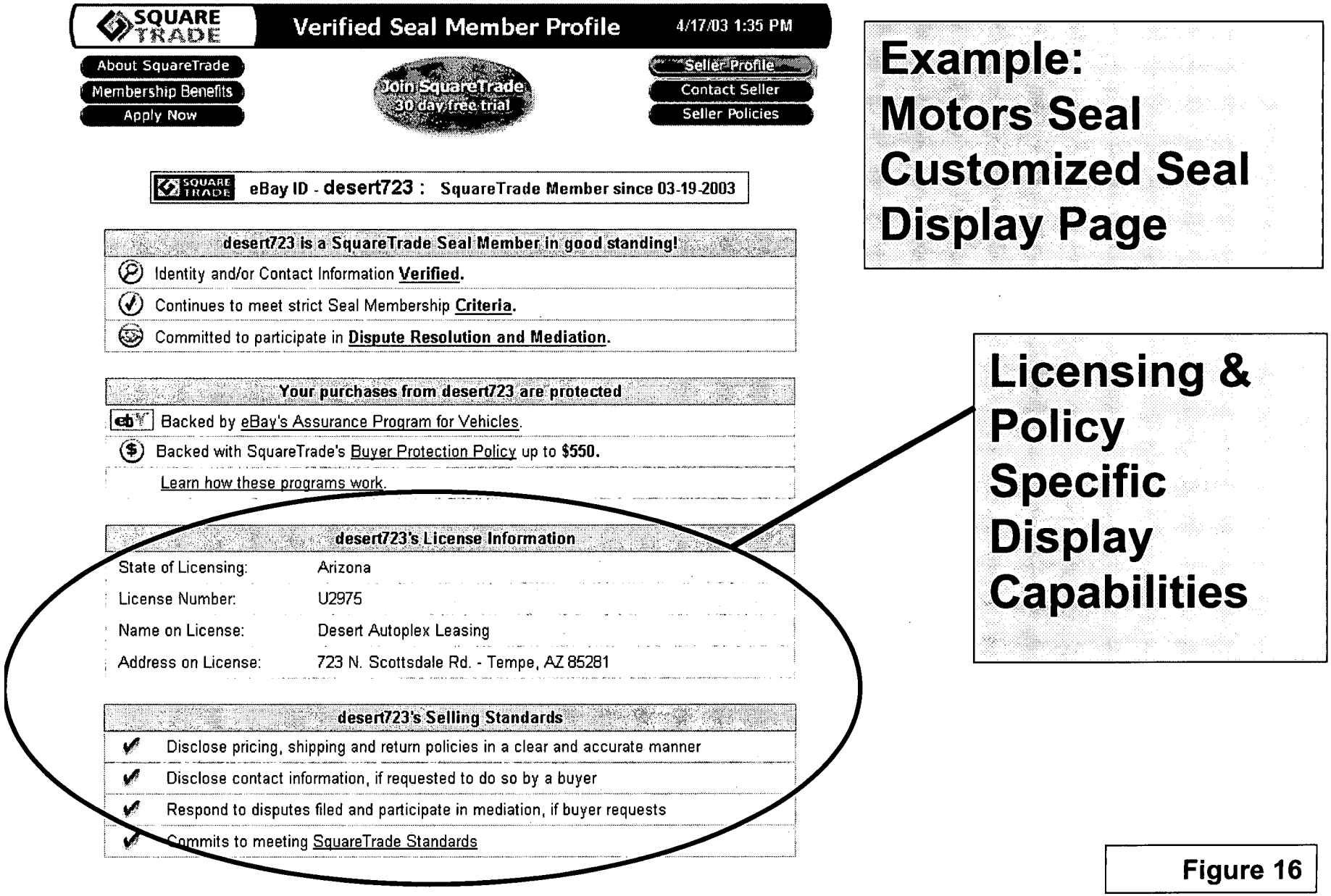


Figure 15

Customized Dynamic Seal Display Page



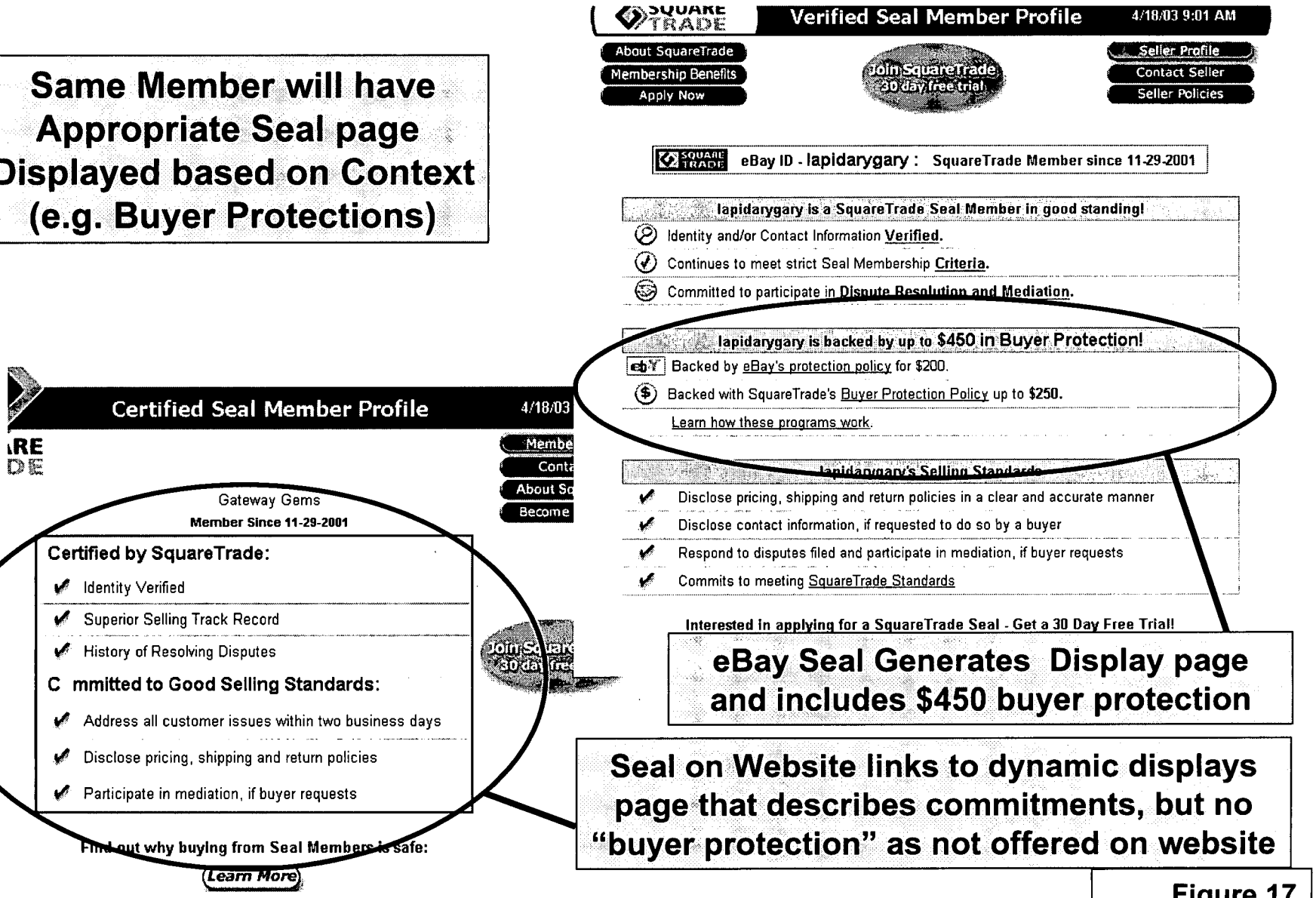
Example: Motors Seal Customized Seal Display Page

Licensing & Policy Specific Display Capabilities

Figure 16

Dynamic seal display page can vary by where used

Same Member will have Appropriate Seal page Displayed based on Context (e.g. Buyer Protections)

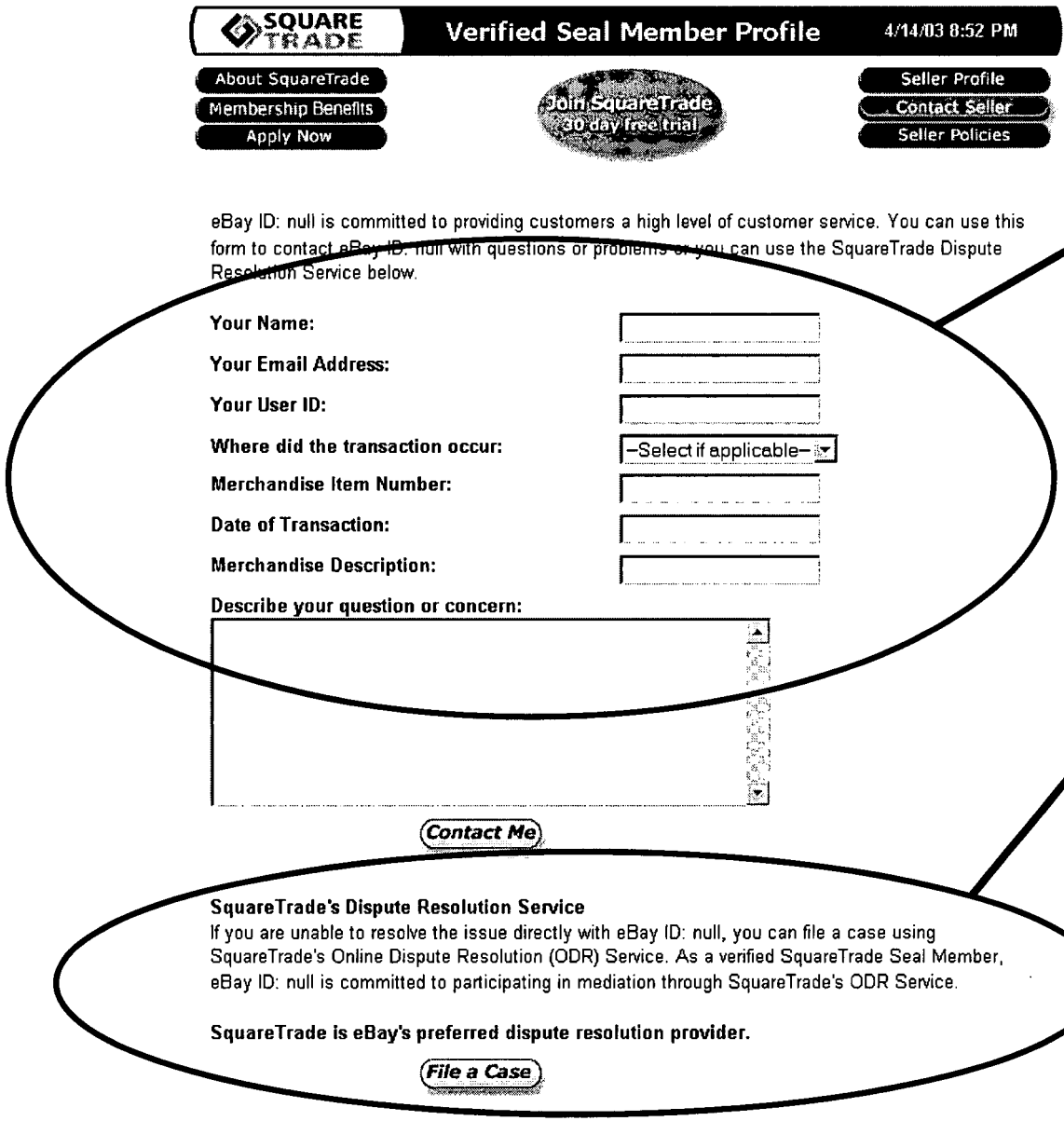


eBay Seal Generates Display page and includes $450 buyer protection

Seal on Website links to dynamic displays page that describes commitments, but no "buyer protection" as not offered on website

Figure 17

Access Merchant or ODR through Seal



Easy access to contact merchant

Access ODR System

Figure 18

Policy Definition

Simple Definition Process

Detailed Policy Definition Wizard

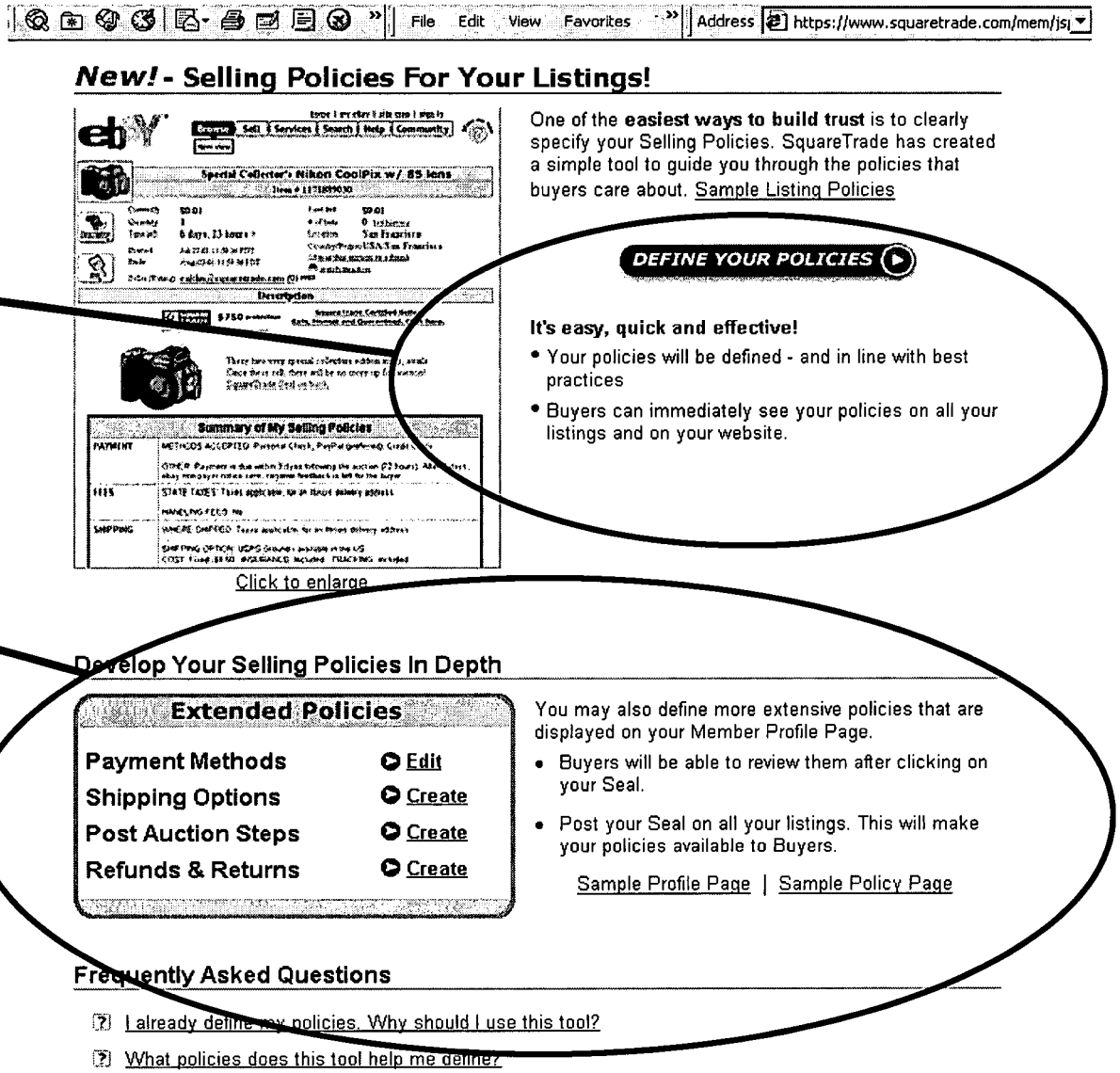
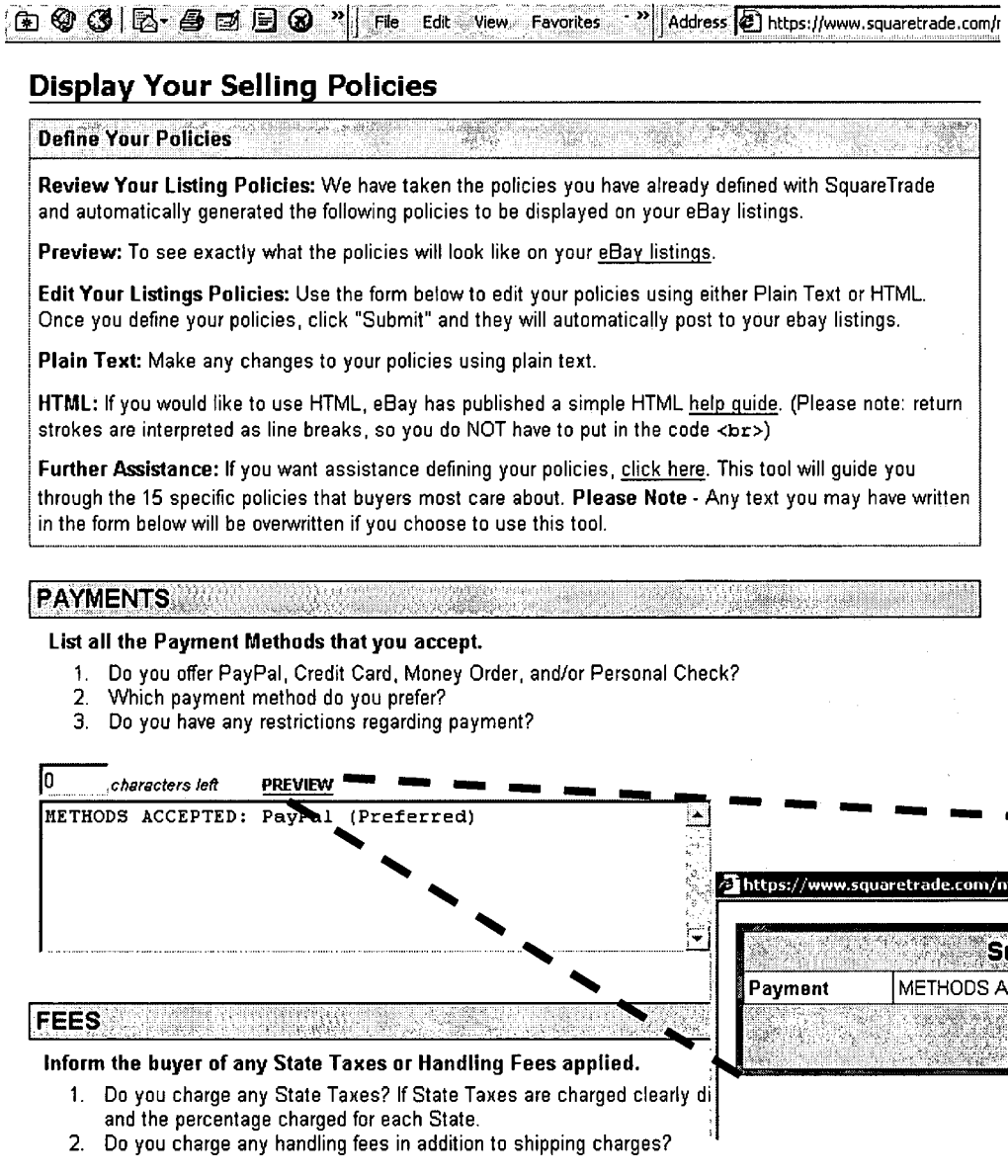


Figure 19

Simple Policy Creation Tool



Tool to define detailed policies, categorized as relevant to a particular marketplace

- Payments
- Fees
- Shipping
- Delivery
- Refunds & Returns
- Contact Me

Figure 20

Policy Creation Wizard

Policy Wizard

Shipping Example

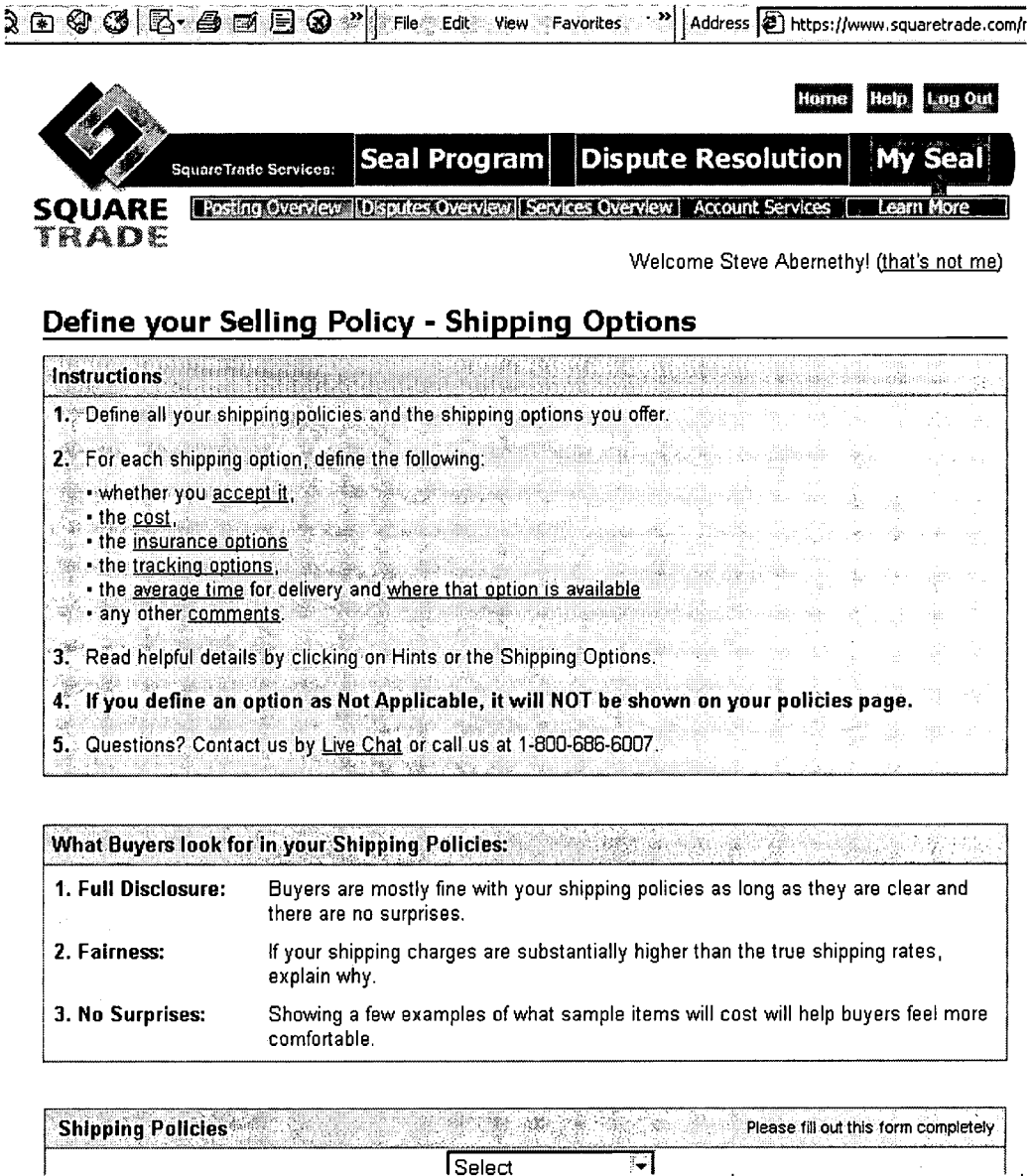


Figure 21

Policy Creation Wizard

Policy Wizard

Shipping Example (continued)

User can choose to display policy

Wizard provides Marketplace specific "hints"

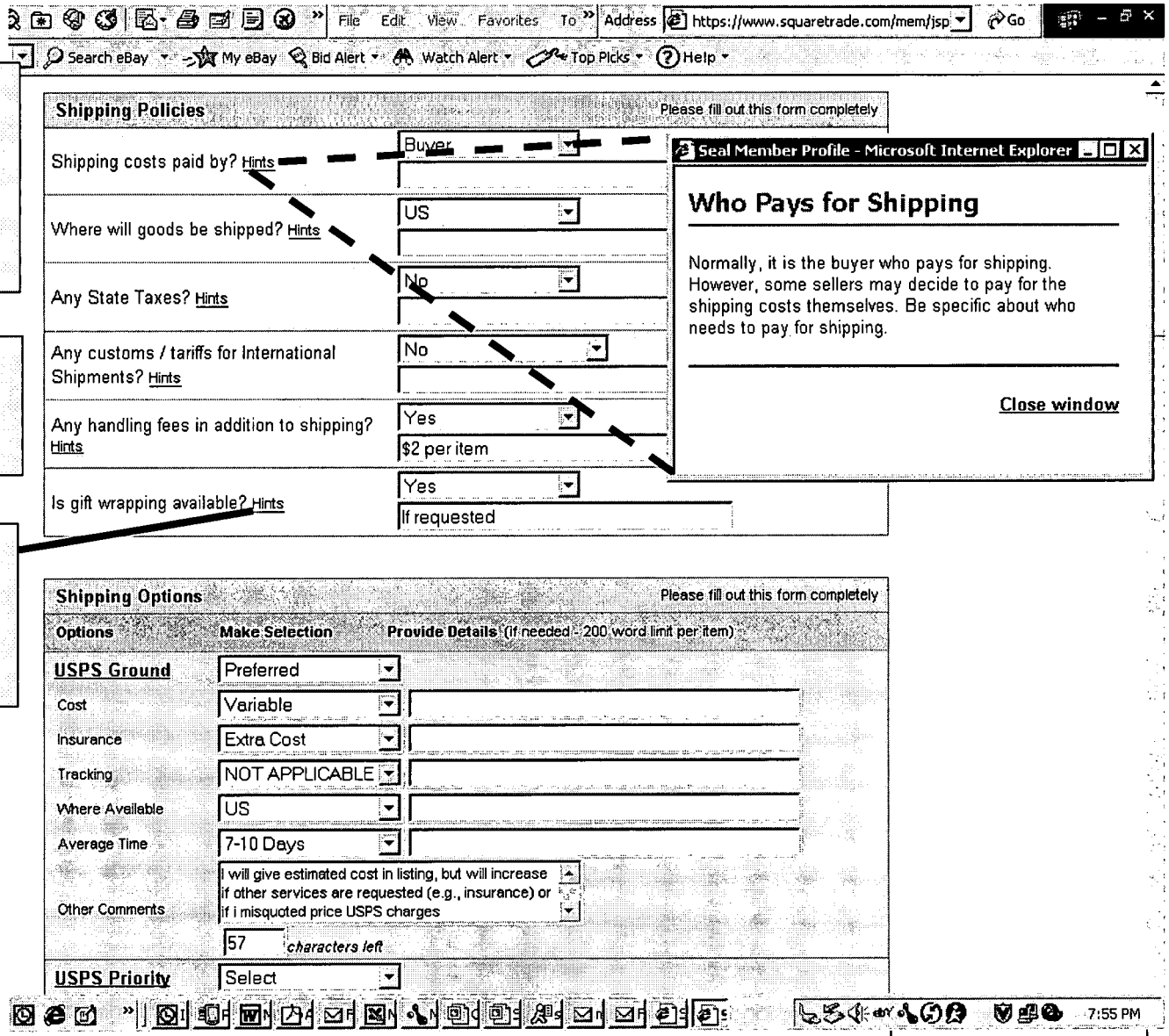
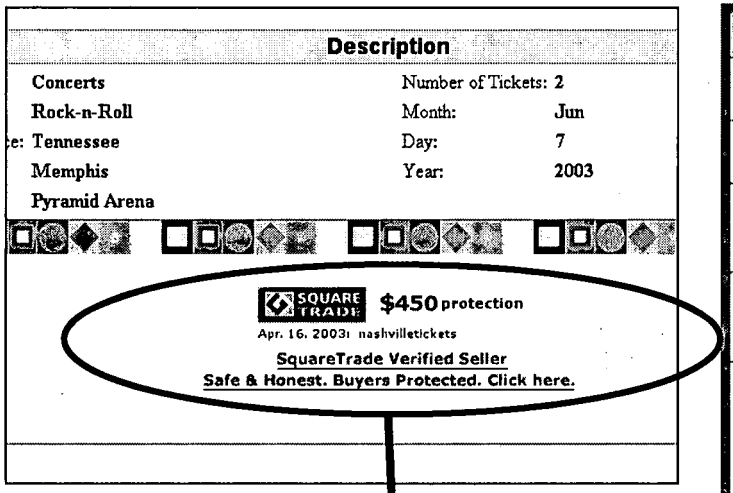


Figure 22

Auto Policy Display on Marketplace Listing



Can click to view Policies on Seal

Summary of My Selling Policies	
Payment	PayPal is our preferred payment method. We also accept Money Orders & Cashiers Checks.
Fees	Residents of Tennessee must include 9.25% Sales Tax for all purchases. We charge no handling fees.
Shipping	All tickets are normally shipped within 24 hours of payment, otherwise Buyer will be contacted via email with up to date shipping information. Tickets are shipped every weekday.
Delivery	We ship within the United States Only. We ship all tickets via FedEx Express Saver (3-day) for $15 or FedEx Overnight for $18, paid by Buyer. Buyer also to pay $2.50 for FedEx loss/damage insurance.
Refunds & Returns	Returns are allowed and refunds given for canceled concerts only. Refunds will not be given for concert schedule changes or venue seating arrangement changes. To request a refund due to a canceled concert, email us with the canceled concert information and upon verification, we will provide you a Returned Material Authorization Number (RMA #). Upon receiving the RMA #, the tickets must be sent to us via FedEx, insured for the full purchase price. Returns received without having a RMA # will not be accepted. Tickets returned must be received by us in their "as-received" condition, within 7 days of our providing the RMA #. We don't charge any restocking fees.
Contact Me	The best way to contact us is via email. We will normally respond within less than 24 hours.

BID WITH CONFIDENCE
Read my policies on my SquareTrade Seal

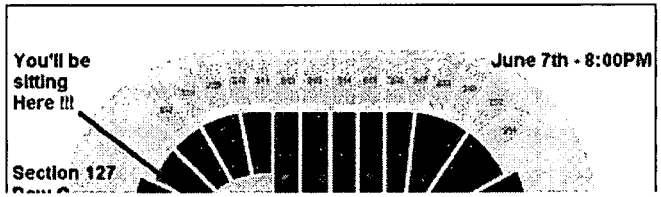


Figure 23

Policy Display on Clicking Seal

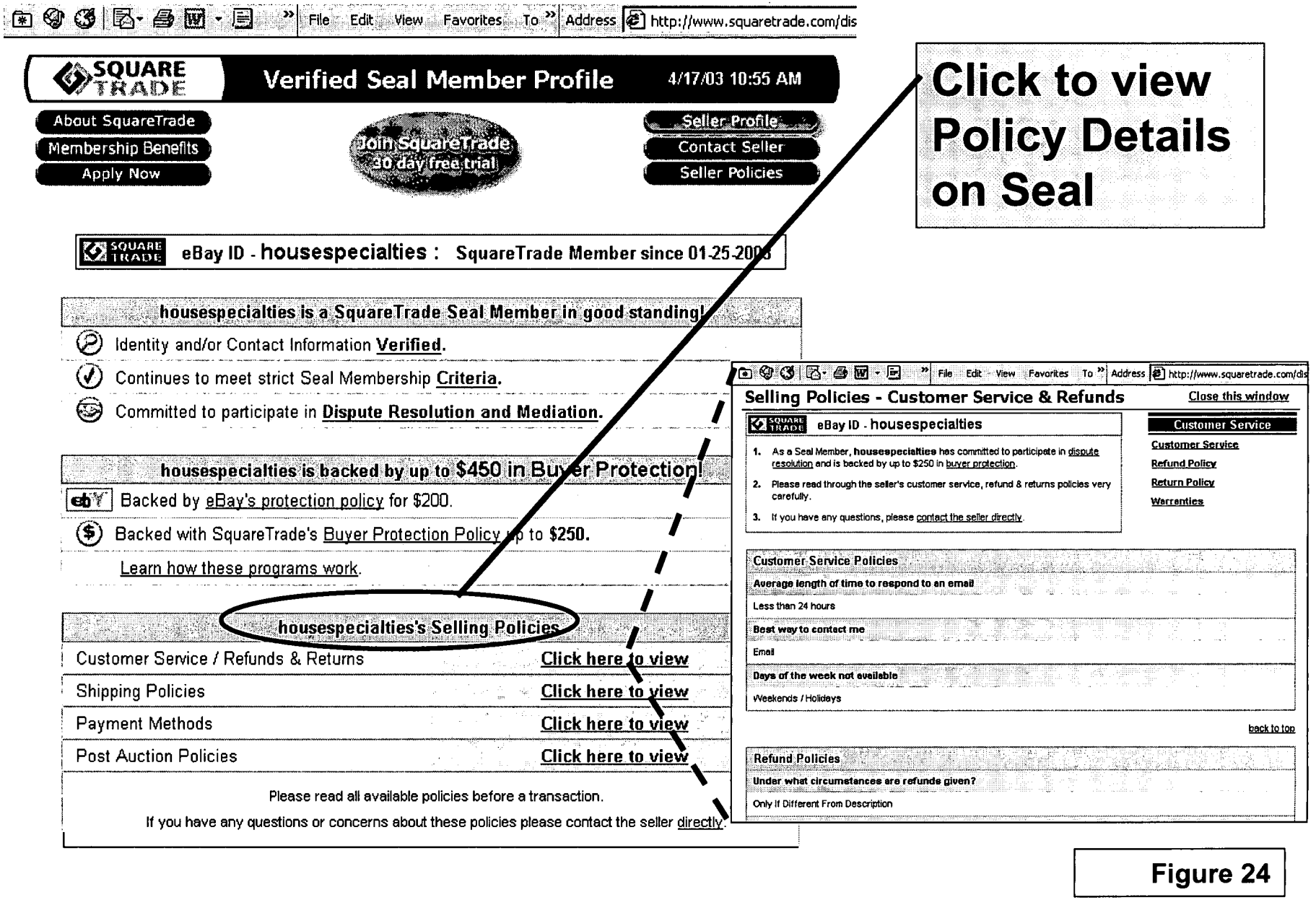


Figure 24

Setting Bidder Management Parameters

Set alerts & parameters to view at risk winning bidders

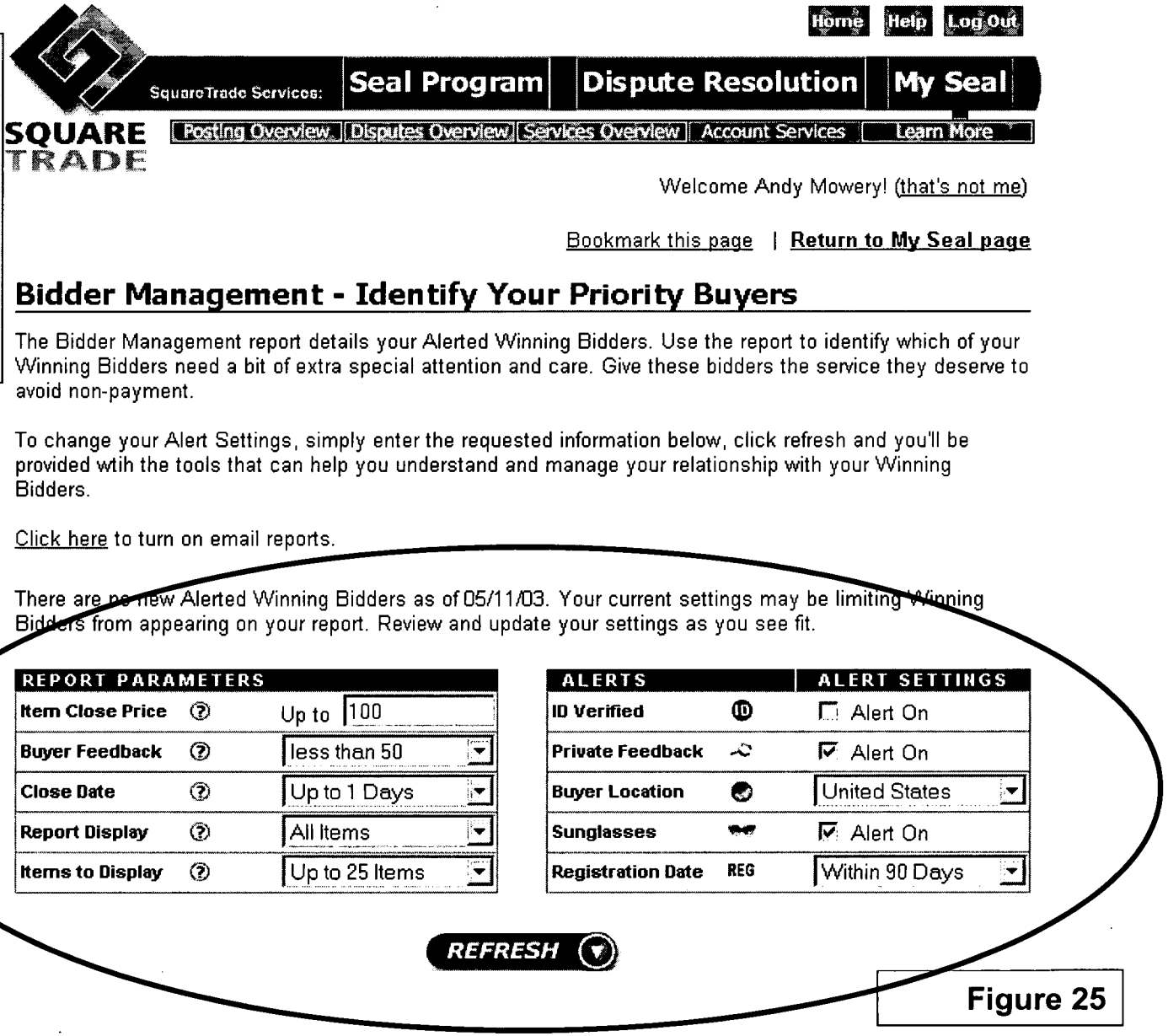


Figure 25

Bidder Management Online Report

Bidder Management - Identify Your Priority Buyers

The Bidder Management report details your Alerted Winning Bidders. Use the report to identify which of your Winning Bidders need a bit of extra special attention and care. Give these bidders the service they deserve to avoid non-payment.

To change your Alert Settings, simply enter the requested information below, click refresh and you'll be provided wtih the tools that can help you understand and manage your relationship with your Winning Bidders.

Click here to turn on email reports.

AUCTION REPORT

Close Date	Item Description	Close Price	Buyer eBay ID	Buyer FB	Alerts
05/10/03	30# DIGITAL Postal Scale POSTAGE	$28.89	10521	0	REG
05/10/03	NEW Drinkwell Pet Fountain & 6 C	$39.99	10411	14	
05/09/03	My Weigh TOUCHSCALE 200d DIGITAL	$64.89	10332	4	
05/08/03	30# DIGITAL Postal Scale POSTAGE	$29.89	20000	37	
05/08/03	Drinkwell Pet Fountain RESV4Filt	$54.89	20322	15	
05/08/03	NEW Drinkwell Pet Fountain Water	$30.89	20045	20	
05/08/03	c1940 PC Bell Motor Court, Hampt	$5.99	21212	39	REG
05/08/03	NEW Drinkwell Pet Fountain & 6 C	$38.89	21112	46	
05/08/03	1951 Cliff Dwellers Bodies Manit	$8.27	23333	1	REG
05/08/03	c1950 Hunting, Man Shooting Duck	$5.99	32112	11	
05/08/03	1947 Postcard Boats, Silver Spri	$5.99	22100	7	
05/08/03	NEW Rapitest Soil pH Meter Test	$12.99	22101	0	
05/08/03	NEW Rapitest Soil pH Meter Test	$12.99	20020	0	
05/07/03	NEW Drinkwell Pet Fountain & 6 C	$38.89	10444	0	
05/07/03	1931 Pool, Bath, Lake Killarney,	$5.99	14040	0	
05/07/03	1939 CSHall Culver Stockton Coll	$5.99	23445	0	
05/07/03	Drinkwell Pet Fountain RESV+7Fil	$58.89	24555	0	
05/07/03	1958 Postcard Voyager Motel Risc	$2.99			

Clickable transaction information

Bidder ID given with 1-click to email bidder

Bidder Feedback Level

Alert Types Highlighted

Figure 26

Bidder Management Report via Email

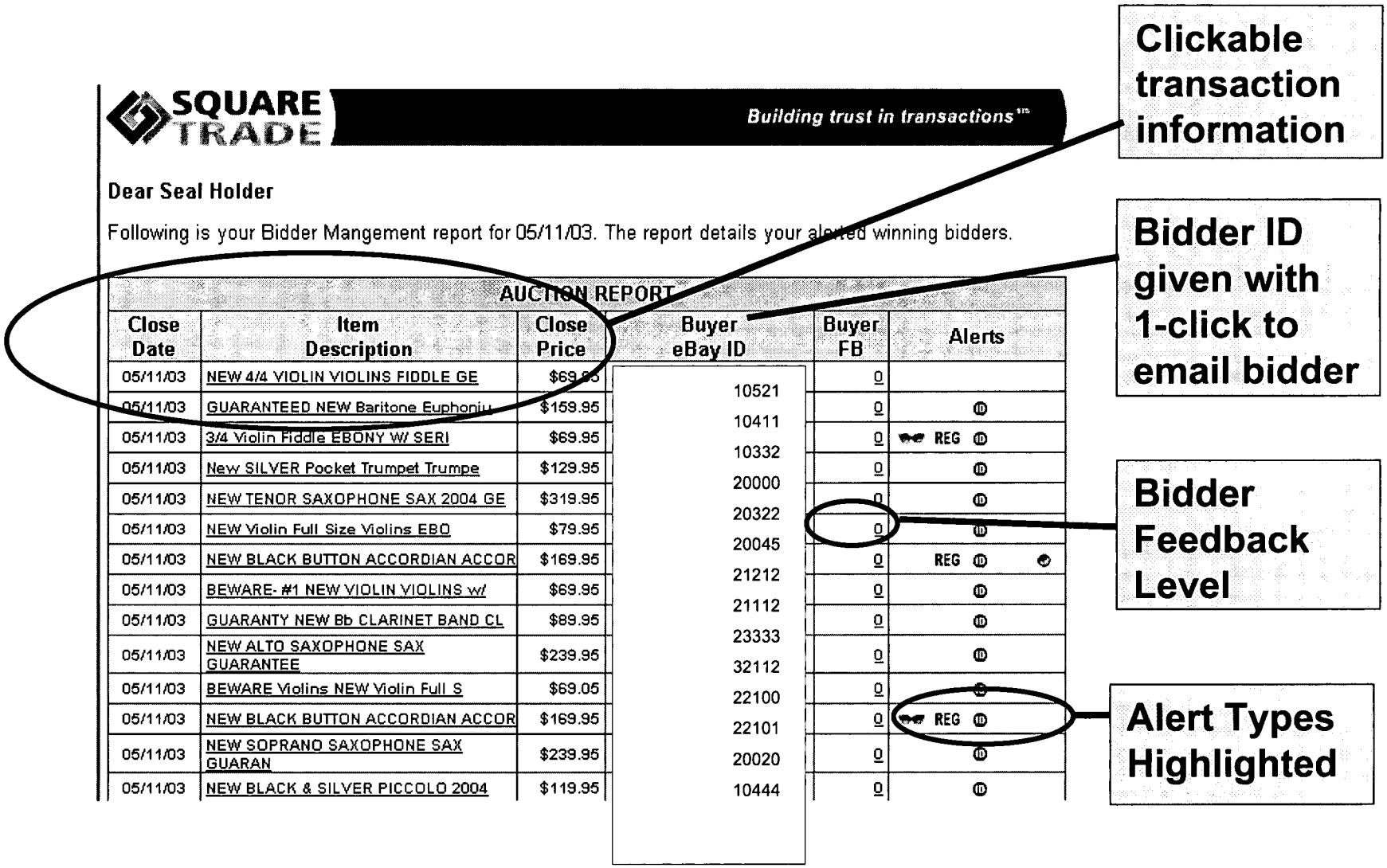


Figure 27

Finding Seal Application in Marketplace

Through Online Marketplace (eBay)

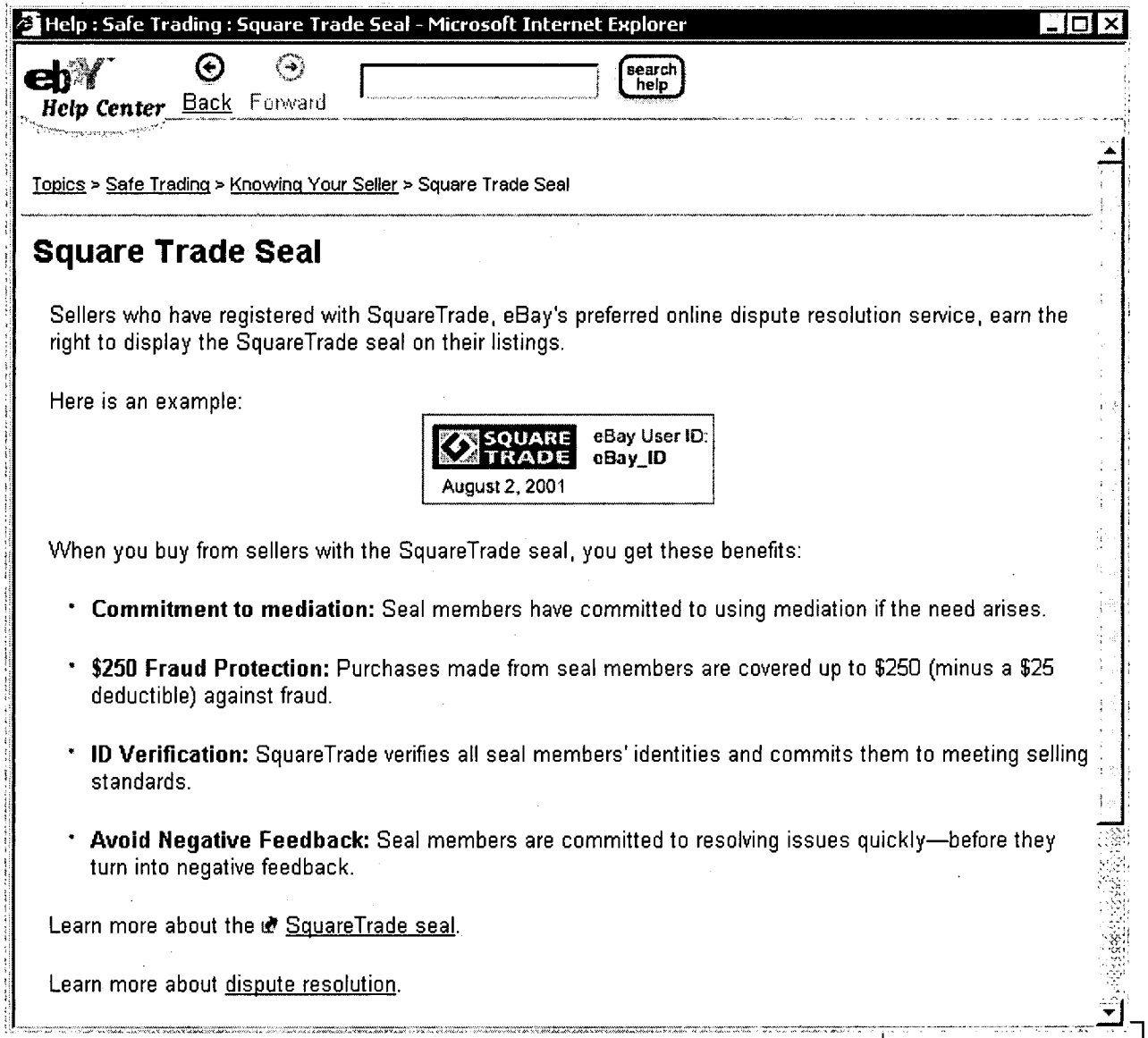


Figure 28

Finding Seal Application in Marketplace

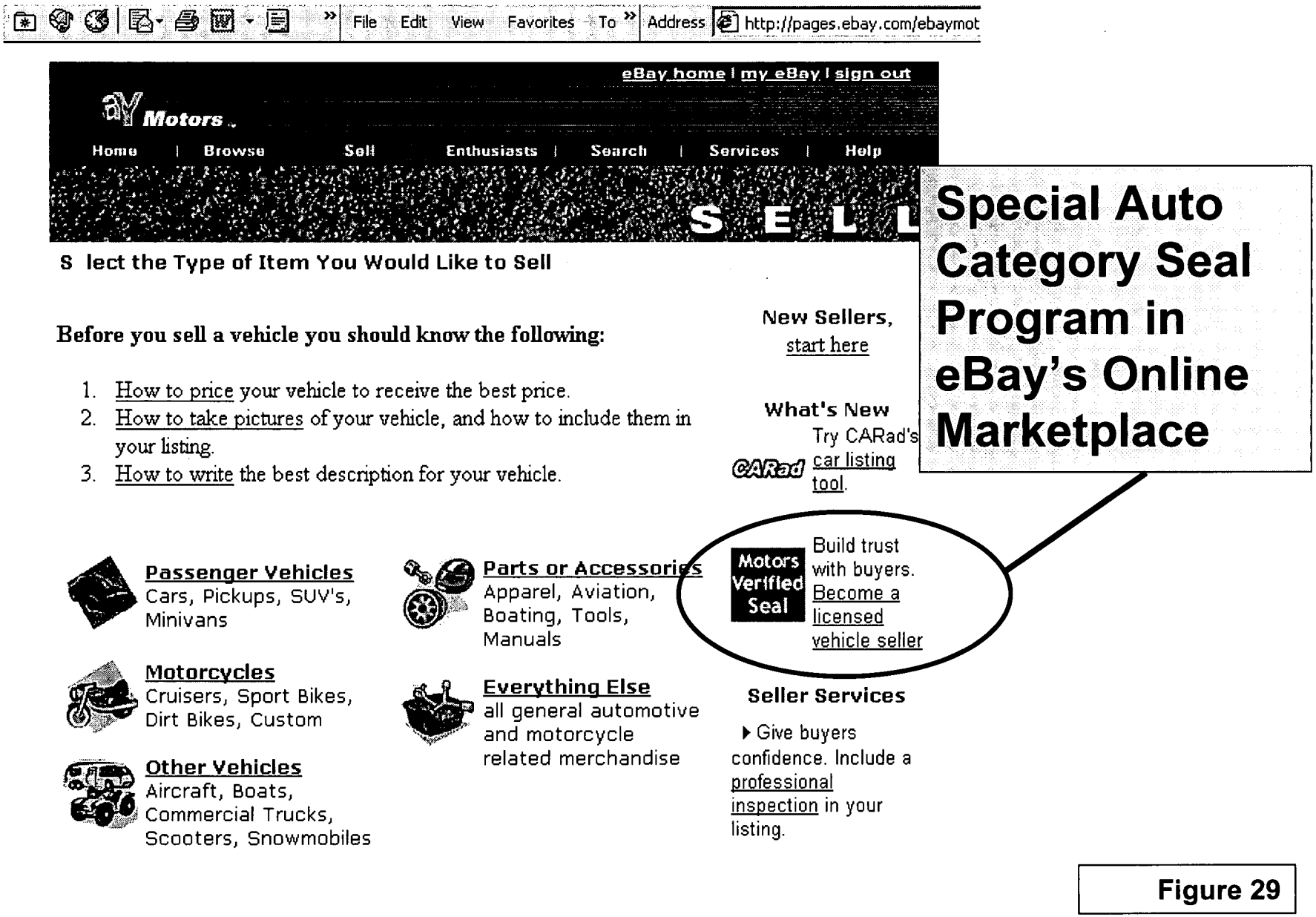
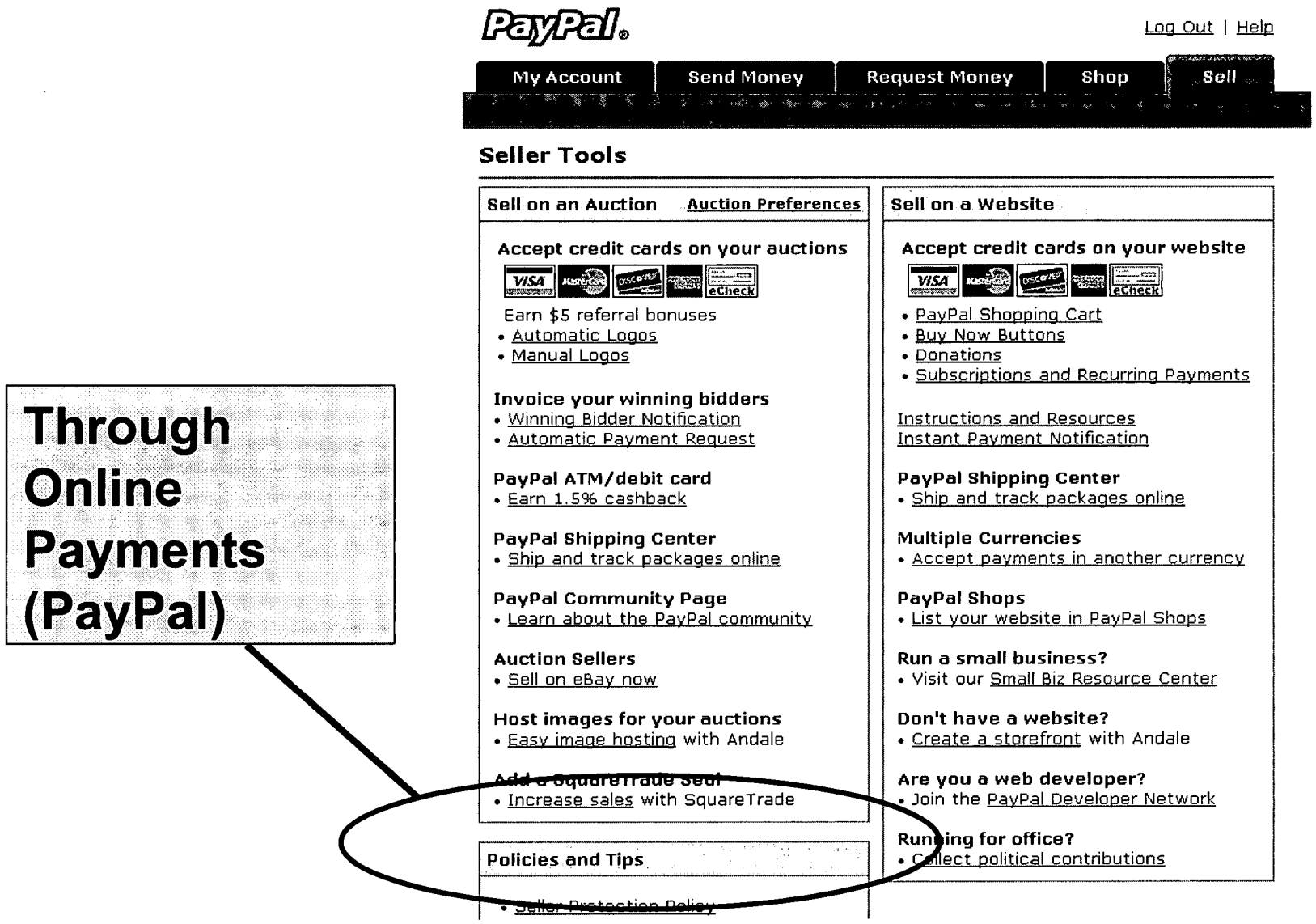


Figure 29

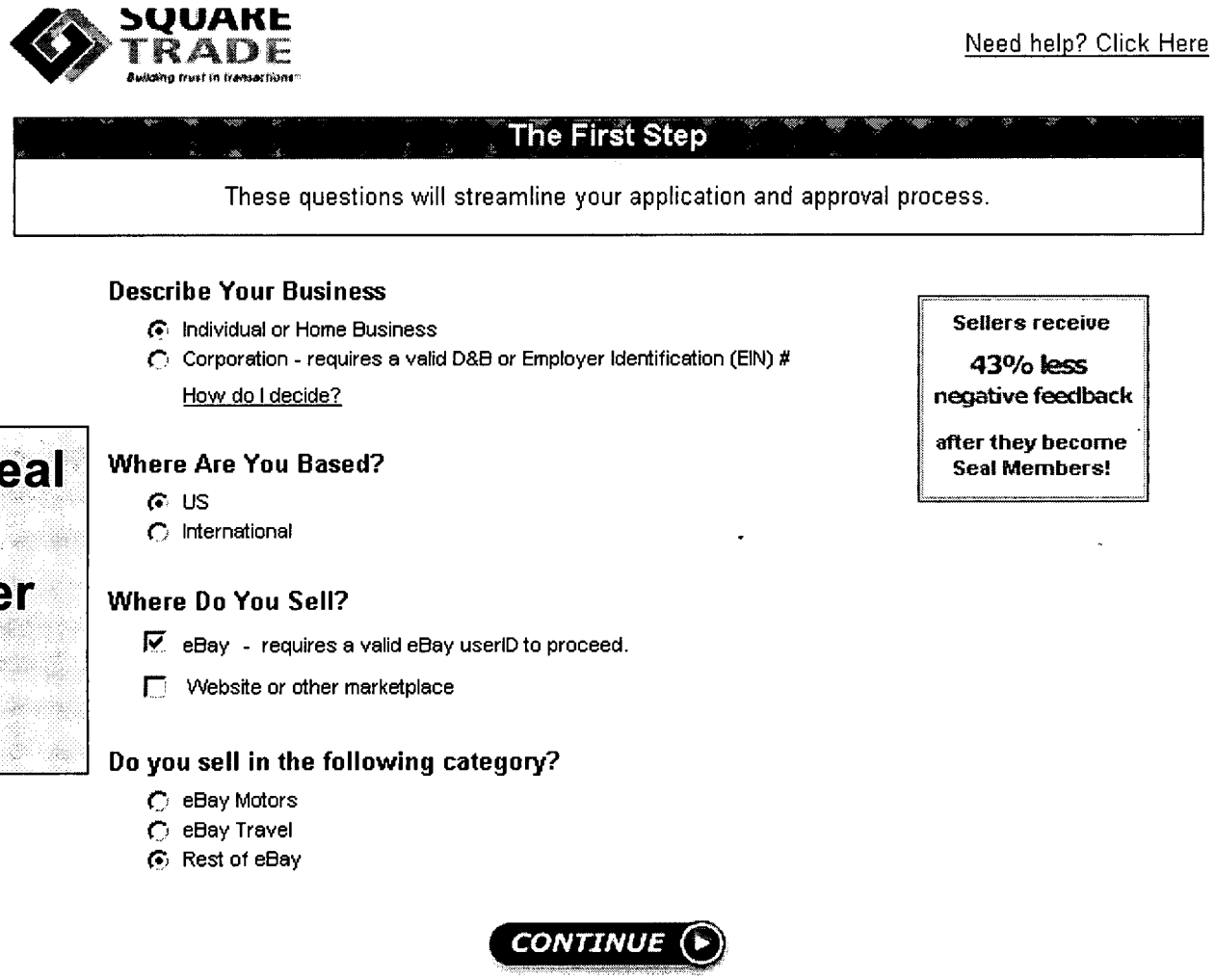
Finding Seal Application in Online Payments



Through Online Payments (PayPal)

Figure 30

Generic Seal Application



Define where Seal Used: Specific process whether individual or company

Figure 31

Seal Application - Commit to Standards

Member must commit to Marketplace Specific Standards, e.g., Online Dispute Resolution

Specific standards can be dynamically required for each seal program or buyer protection (e.g., Motors Verified Seal)



The SquareTrade Standards

First and foremost, Sellers are expected to explicitly define their selling policies, which are to be fair and informative, and to disclose relevant information to their buyers. All SquareTrade Seal Members have agreed to maintain high selling and customer service standards, including but not limited to:

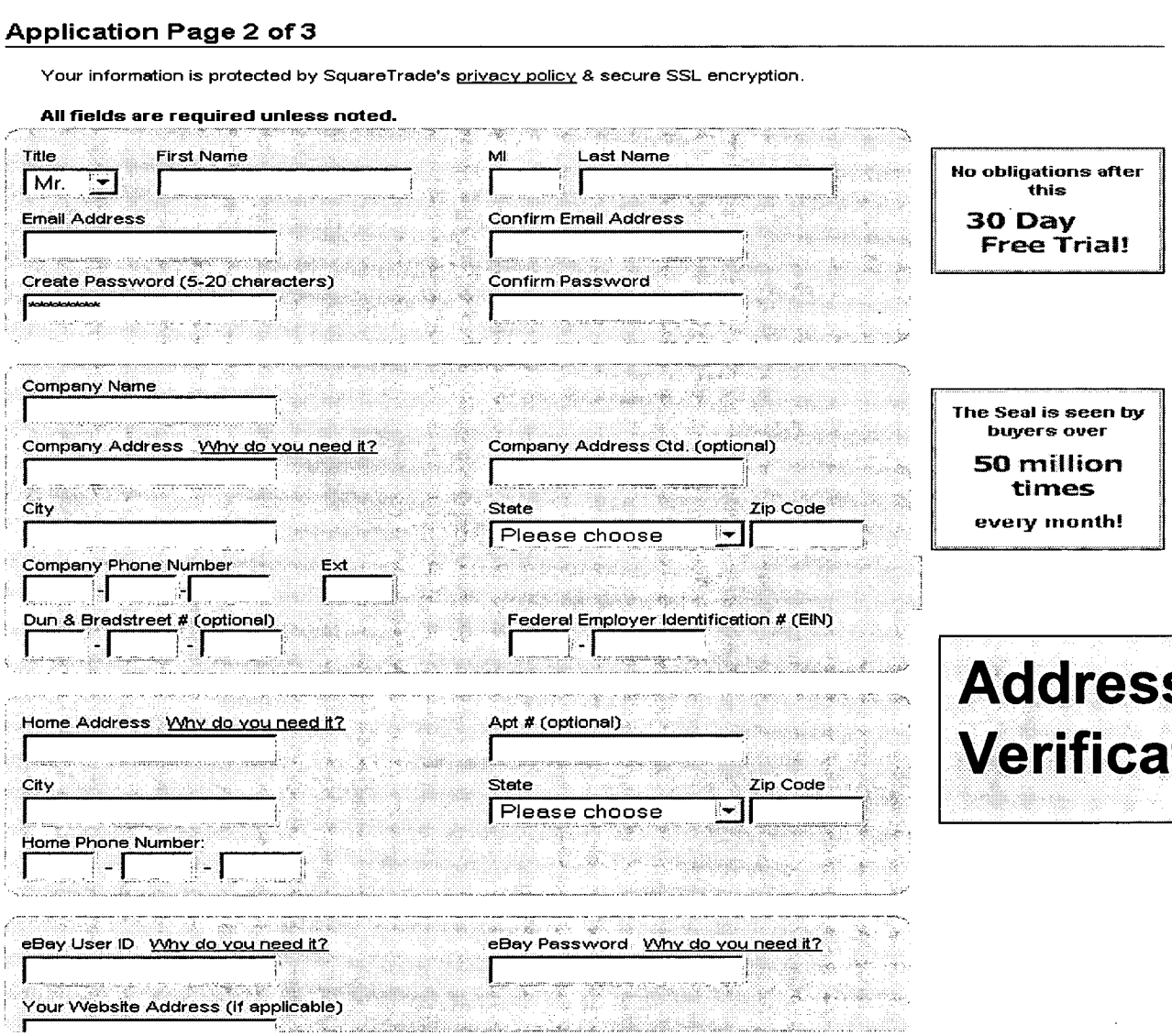
- **Responding to disputes** filed against them using the SquareTrade Dispute Resolution process. Responses are expected to be professional and Seal Members are expected to participate in good faith.
- **Abiding by agreements** made during SquareTrade Dispute Resolution Process and completing the resolution in a timely manner.
- **Describing in a clear and accurate manner on their listings and/or website:**
 - Goods and services for sale
 - Pricing, including applicable fees
 - Policies on after sales services, such as refunds and shipping policies.
- **Offering products** for sale that comply with the marketplace's guidelines
- **Disclosing Contact Information**, including the company name under which they do business, e-mail address, and physical addresses if requested to do so by a buyer. Contact information must be sufficient to ensure customers can contact Seal Members offline.
- **Defining a Privacy Policy** if they are displaying the Seal on a website and they collect personally identifiable information and use the information for marketing purposes. The policy must be explicitly defined.

SquareTrade makes no representation that the SquareTrade Seal Member is complying with these Standards, nor are we responsible for monitoring compliance with these Standards. If you believe a Seal Member has violated these Standards, please contact compliance@squaretrade.com.

SquareTrade's Compliance group will investigate complaints made by buyers against a Seal Member for violation of these standards. If, in SquareTrade's sole opinion, a Seal Member is found to consistently violate these Standards and/or fail to act in a fair and ethical manner, their SquareTrade Seal membership may be suspended.

Figure 32

Seal Application - Generic



No obligations after this
30 Day Free Trial!

The Seal is seen by buyers over
50 million times
every month!

Address Verification

Figure 33

Seal Application - Generic

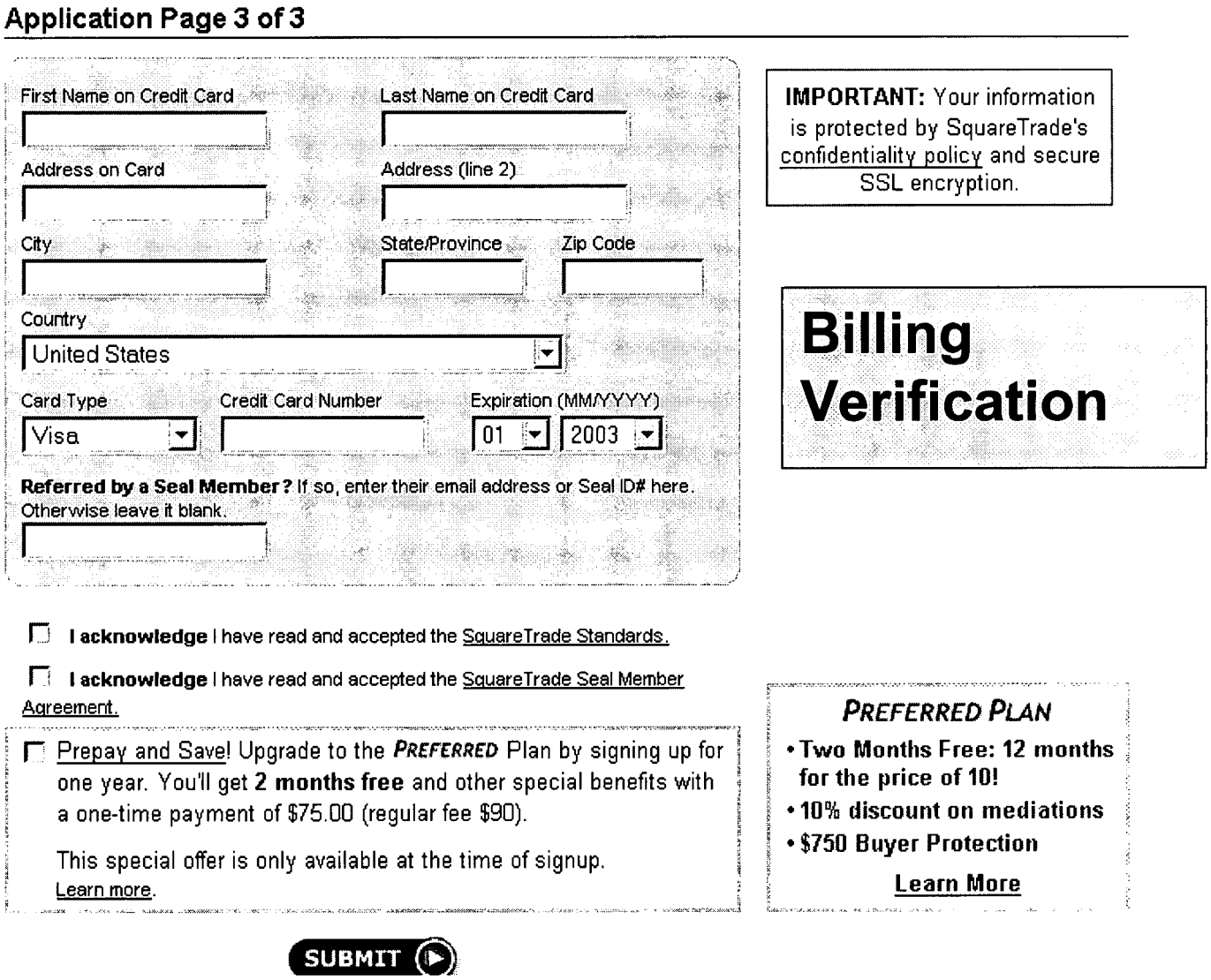


Figure 34

Seal Application - Travel Program

SquareTrade Travel Verification - **Get started now, it's easy!**

eBay **requires** all sellers of Travel who plan to list the following items to be a Travel Verified Seller by SquareTrade. To learn more about this program, click here. Please choose which of the following items you plan to sell:

- (•) Lodging and Vacation Packages without AIR (Hotels, B & B's, Timeshares, and Vacation Rentals)
- () Cruises and the category above.
- () Airline Tickets and Vacation Packages with AIR and the categories above (excluding Frequent Flier Miles, Rapid Rewards, Coupons or Vouchers)
- () None of the Above

There is a $10.00 Application Processing fee for Verification for eBay Travel. You will be charged the non-refundable fee at the submission of your application. Once approved, you will receive a 30 day free trial, after which you will be charged the standard fee of $7.50. You can cancel at any time

CONTINUE

Please note:

Airline coupons, vouchers and similar items can still be bought and sold in "Other Travel" subject to the posted rules of the Travel category. However, eBay does not permit listings of "choice" travel certificates by any user. For detailed eBay listing policies, click here.

Members selling coupons and similar items in "Other Travel" are NOT required to participate in the Seller Verify by SquareTrade Program. Therefore you do not need to fill out this application.

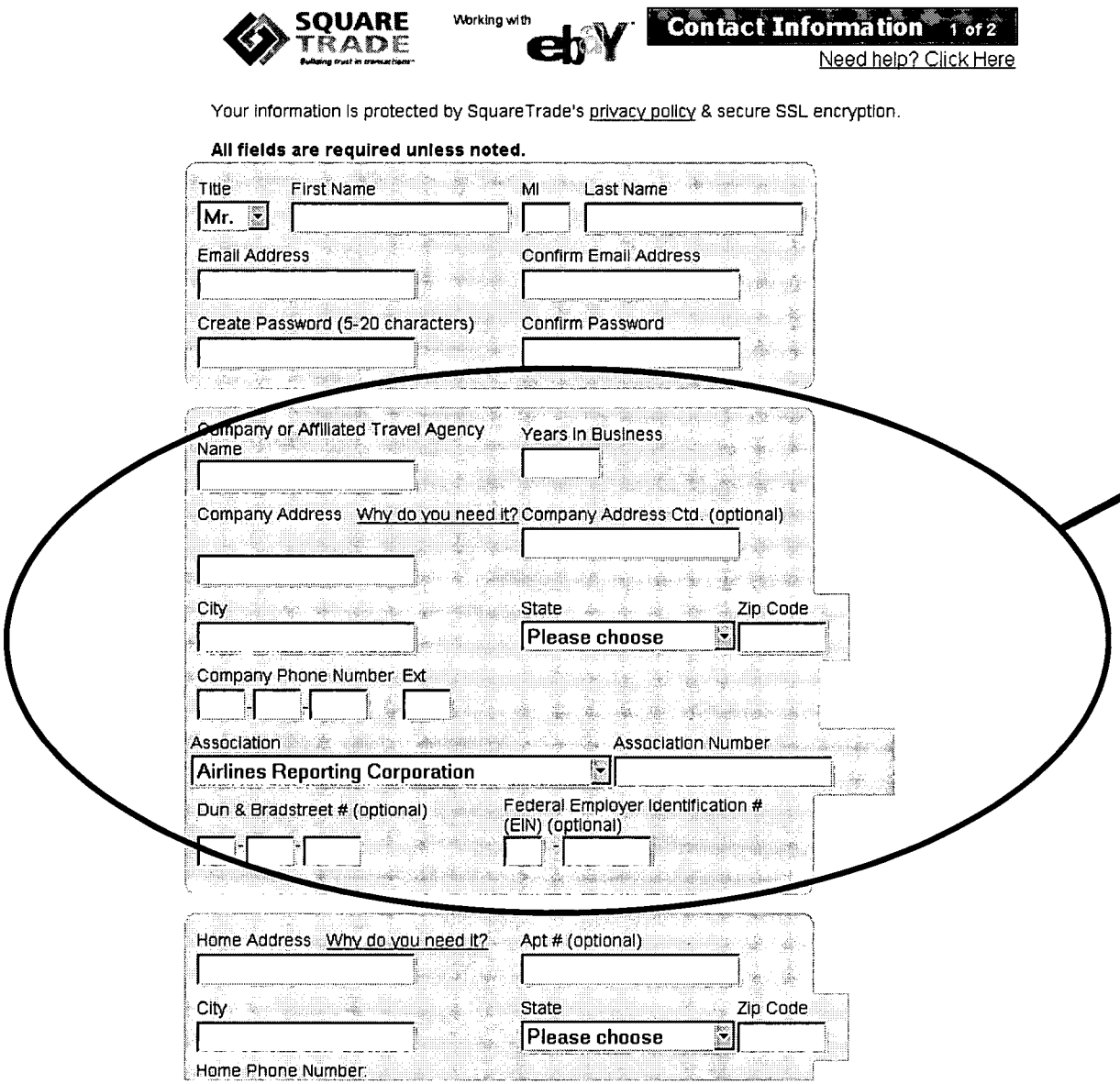
Travel

SQUARE TRADE eBay User ID:

Travel Specific Verification Details

Figure 35

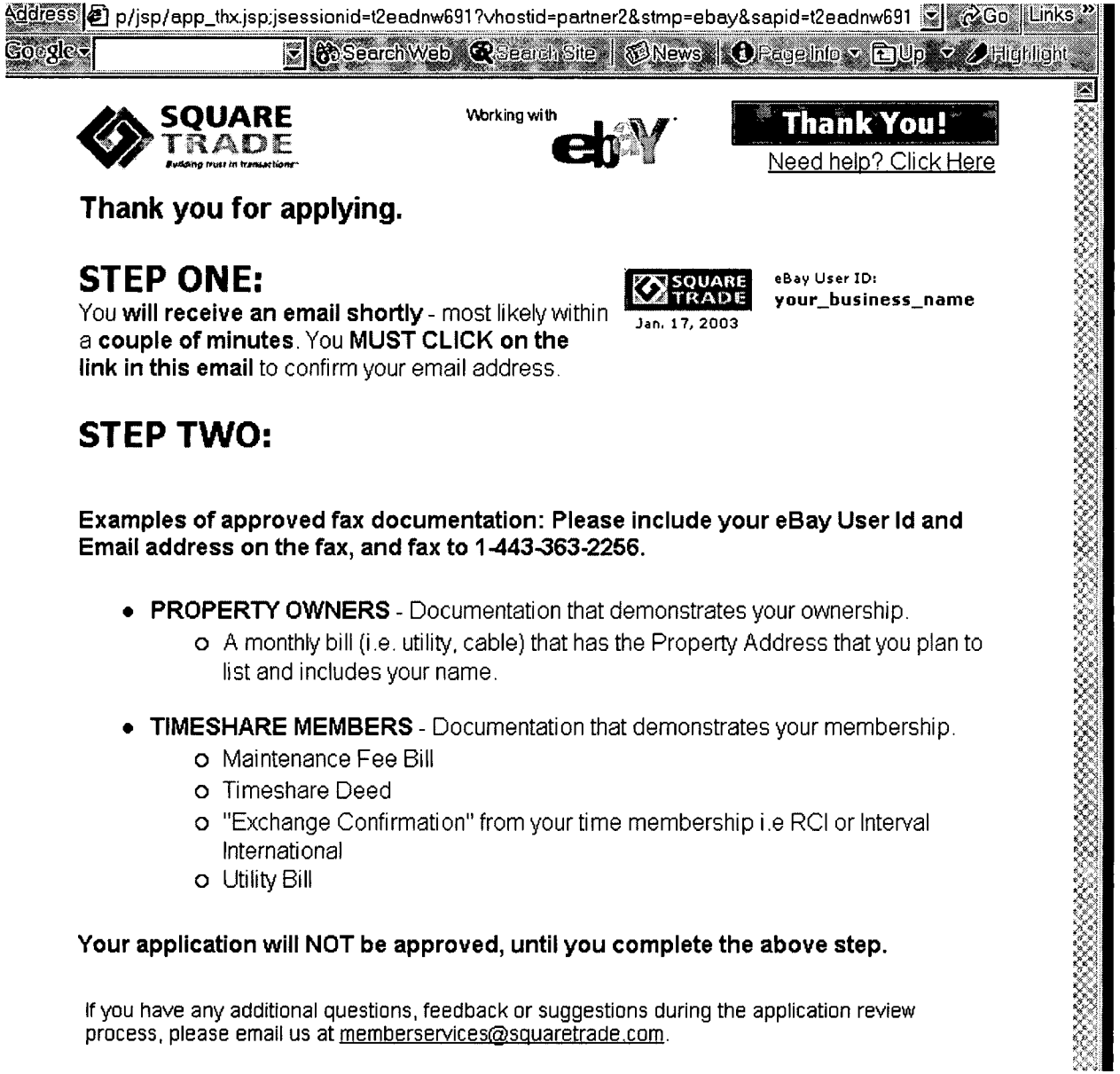
Seal Application - Travel Program



Travel Specific Verification Details

Figure 36

Seal Application - Travel Program



Travel Specific Verification Requirements

Figure 37

Seal Application - Motors Program

Are You Currently Selling On eBay?

NO - I'm New to eBay

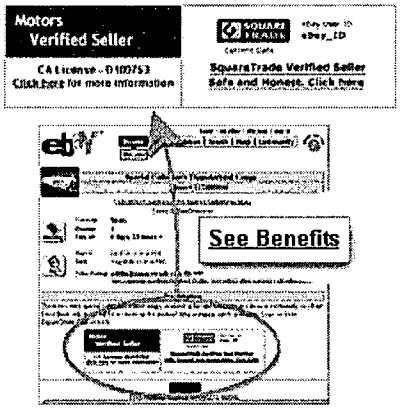
Create an eBay sellers account (or update an existing one) using your **dealers license**. It is only $50 and you get a one-month free trial of the SquareTrade Motors Seal. Learn more.

YES - I have an eBay Account

Enhance your existing eBay Seller's account by subscribing to the SquareTrade Motors Seal. Learn more.

Program Benefits

- **Show buyers you are a licensed vehicle seller.**
 The SquareTrade Motors Seal, distinguishes your listing from others and may increase bids by up to 20%.
- **Receive discounts on SquareTrade services.**
 Get 20% off services such as dispute resolution, which will help you maintain your **positive** feedback rating.
- **30 Day Free Trial**
 The first month of your Motors Verified Seal Membership is **free**. It only costs $50 per month if you wish to continue.



SIGN UP - Please choose one of the following options:

- (•) **Create an eBay seller's account.**
 It's only $50 to register. You'll receive a 30 day free trial of the SquareTrade Motors Seal.
- () **Update an existing eBay seller's account.**
 It's only $50 to update. You'll receive a 30 day free trial of the SquareTrade Motors Seal.
- () **I have an eBay account and don't need to change my billing information.**
 I'd like to join the SquareTrade Motors Seal Program, and receive a 30 day free trial.

REGISTER Qualifications and Fees

Auto Dealer Specific Application & Verification Process

Figure 38

Seal Application - Motors Program

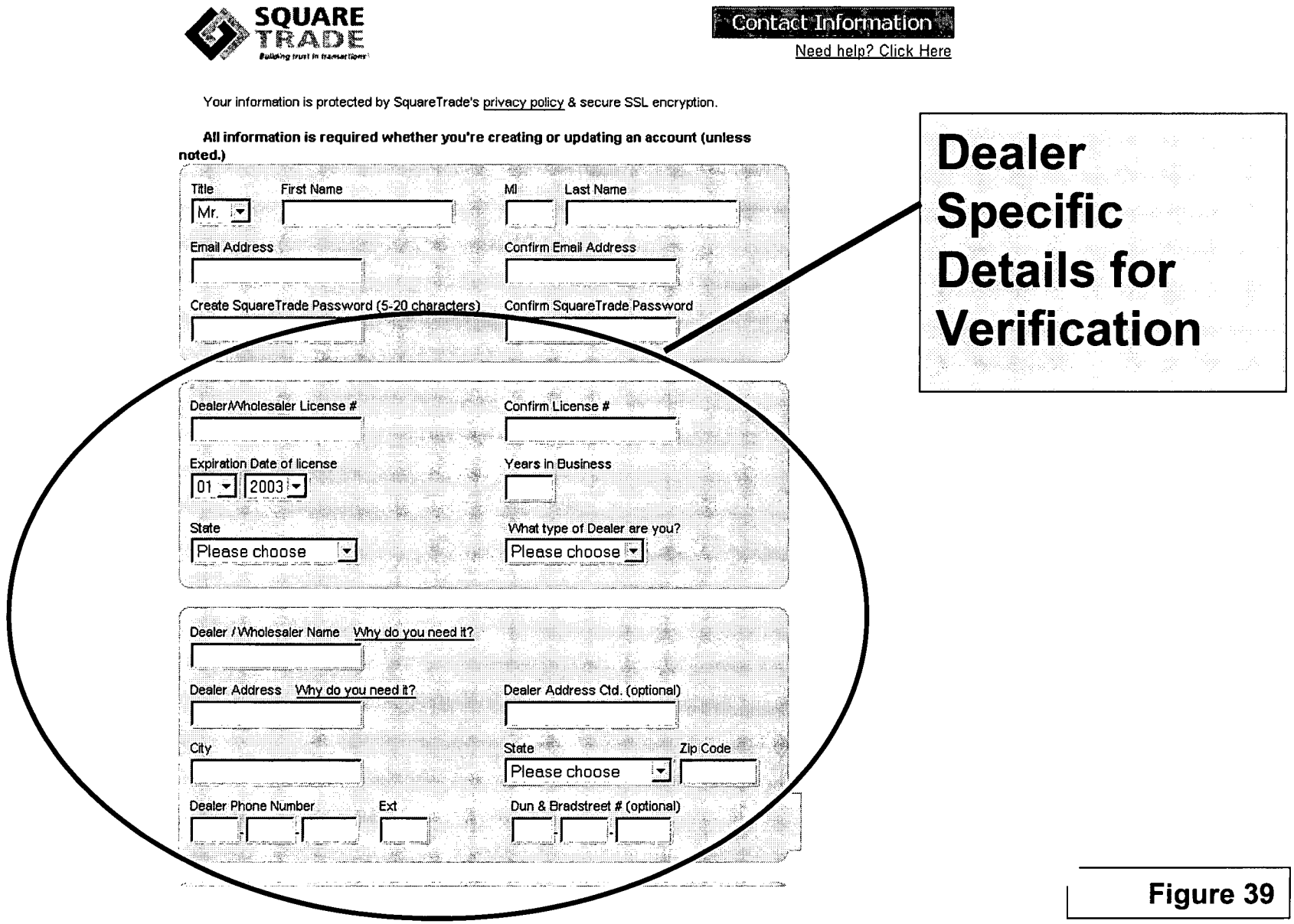


Figure 39

Real Time Verification

Verify My Contact Information

To ensure the validity of your application and complete the identity verification process, we will validate your contact information with your Social Security # and your Date of Birth.

Your information is completely safe and secure. It is stored encrypted and is ONLY used for the purpose of helping SquareTrade verify your contact information. Learn more.

Social Security Number: [] - [] - [] Why do you need it?

Date of Birth: [Jan] [01] 19[] Why do you need it?

SUBMIT

What happens when I click Submit?

By clicking submit, I agree to authorize Equifax Secure, Inc. to access my credit file to authenticate my identity and facilitate the processing of this application for my account only. Learn more about Equifax and the verification process.

Your contact information must be authenticated before you'll be approved for the SquareTrade Seal.

It is safe to provide your personal information. However, you may opt for manual verification. This process is slower, more cumbersome, and may delay the verification process by upto 5-10 business days. **Learn More**

Frequently Asked Questions

1. **Who is Equifax and why does SquareTrade use them?**
2. **How does the verification process work?**
3. **Why is my information safe?**
4. **What does Equifax do with my information?**
5. **What does it mean if my information could not be verified?**
6. **How is identity verification different from a credit check?**

Figure 40

Verification Email

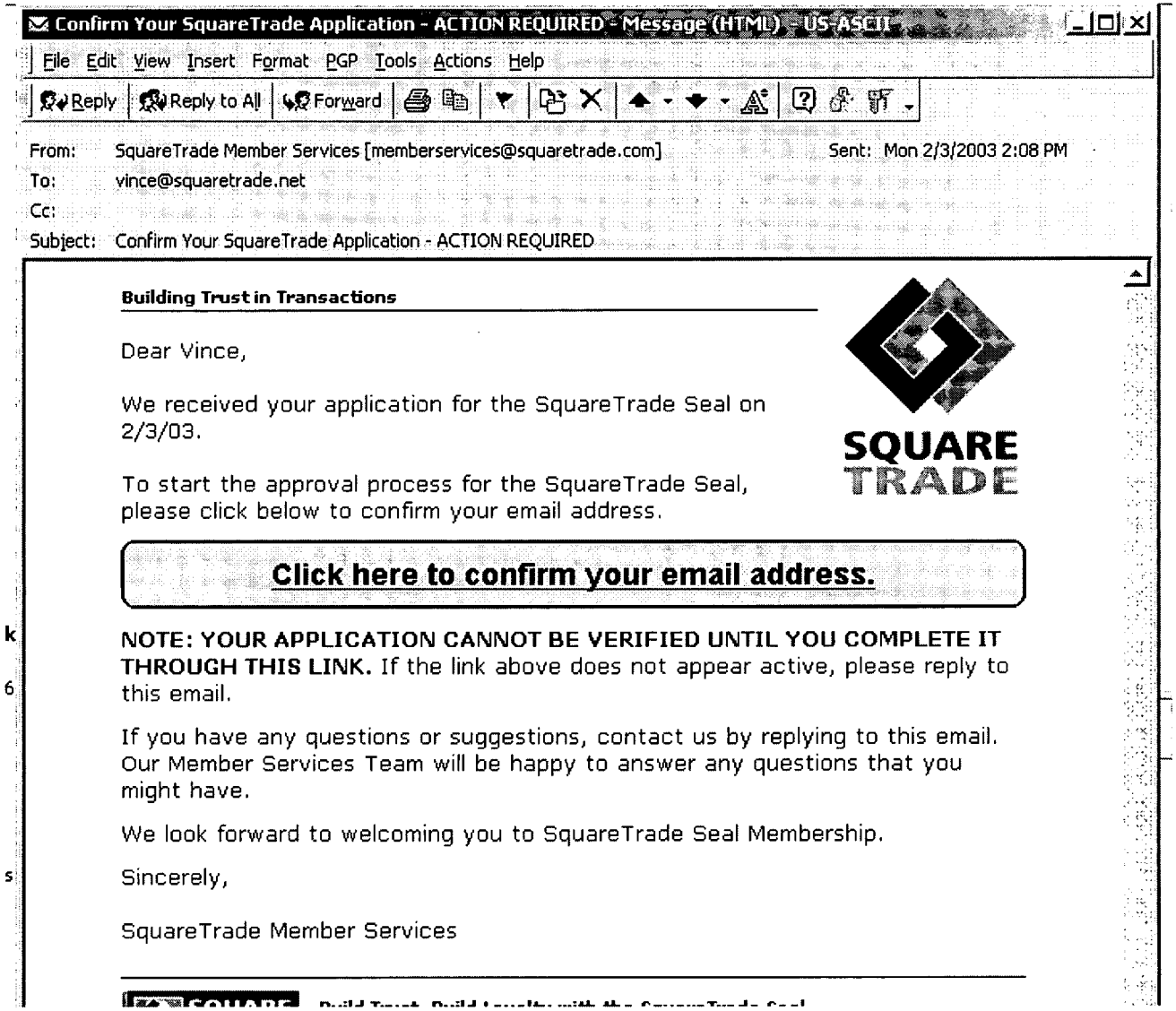


Figure 41

Physical Letter Verification

«FIRST_NAME» «LAST_NAME»
«ADDRESS»
«CITY» «STATE» «ZIP»

SquareTrade Seal – Contact Information Verification

Dear «FIRST_NAME»:

Thank you for applying for the Squaretrade Seal. **Please follow the instructions below to help us verify your contact information.**

1. **Enter this website address into your browser:**
 http://www.squaretrade.com/verify
2. **Enter your verification code:** «VERIFICATION_CODE»

If you have questions about this address verification letter, please contact us directly by email at **memberservices@squaretrade.com**.

Sincerely,
SquareTrade Member Services

Frequently Asked Questions:

1. Is entering this code required for approval?
If your application has not yet been approved, then you MUST enter this code to verify your physical address. We will not continue processing your application until your address has been verified.

2. How long will approval take after I enter this code?
You will most likely be approved within 2 business days after you enter the code.

Figure 42

Successful Verification

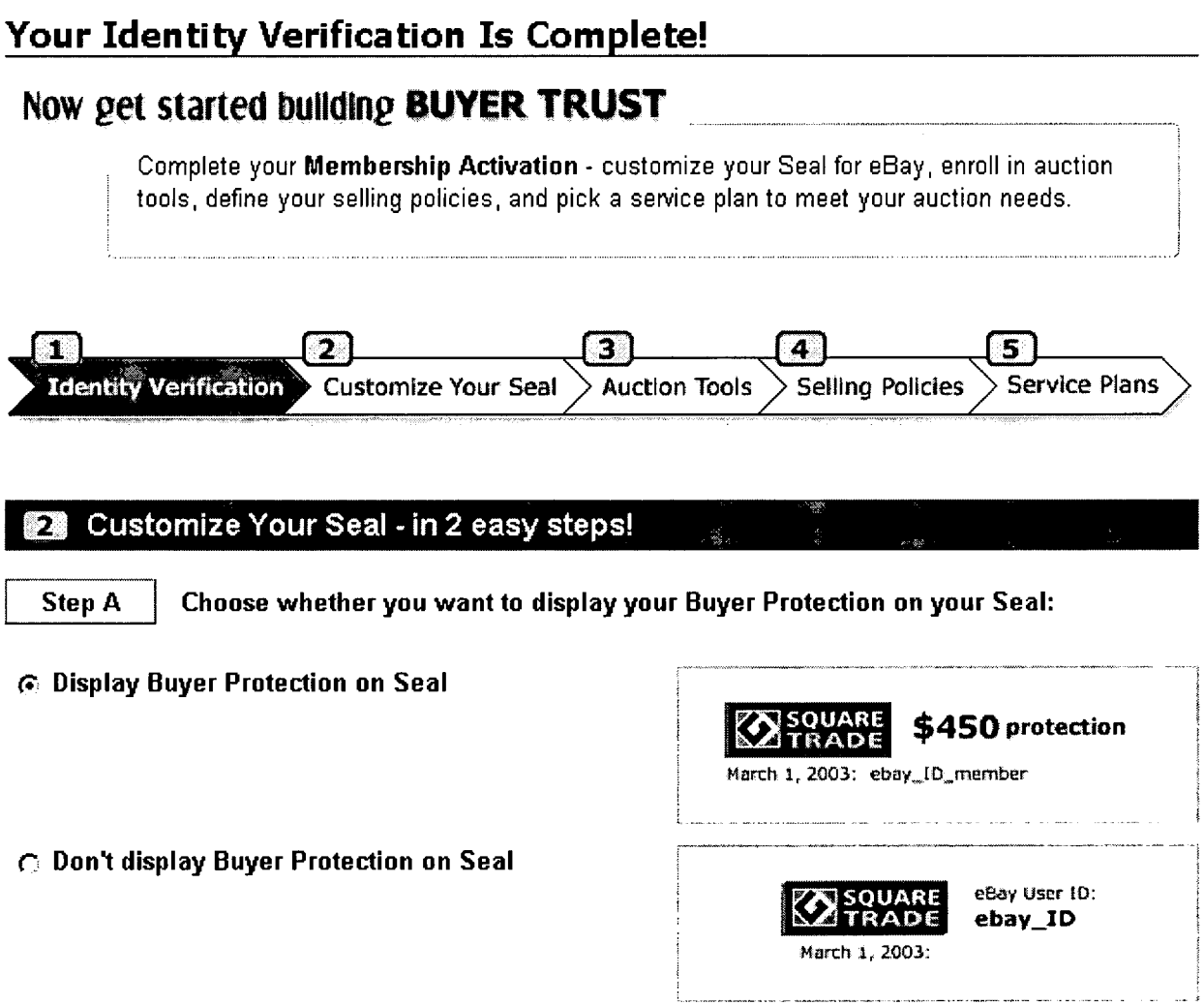


Figure 43

Integrated Systems Supporting Marketplaces

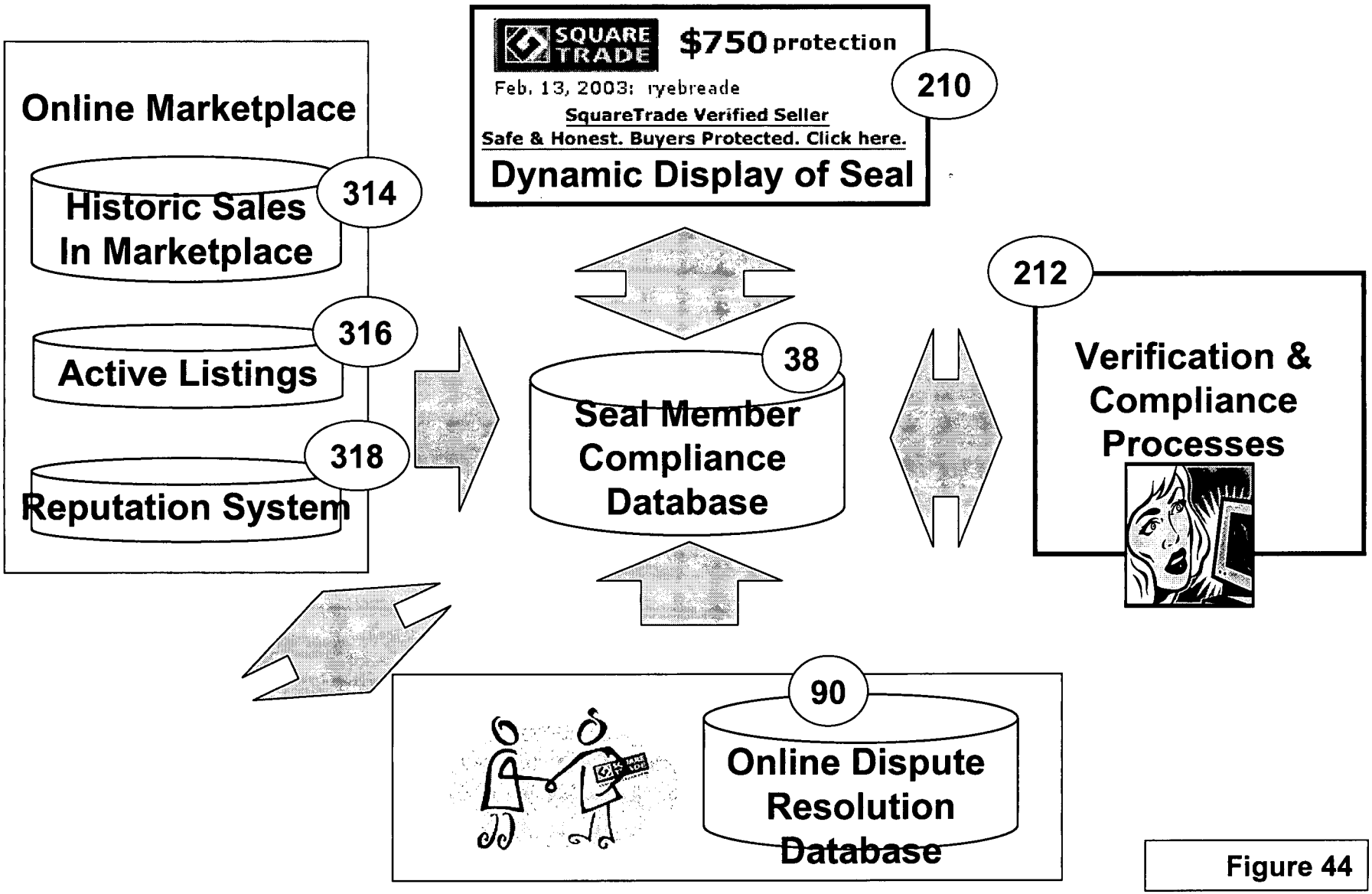


Figure 44

Compliance Admin: Search Functionality

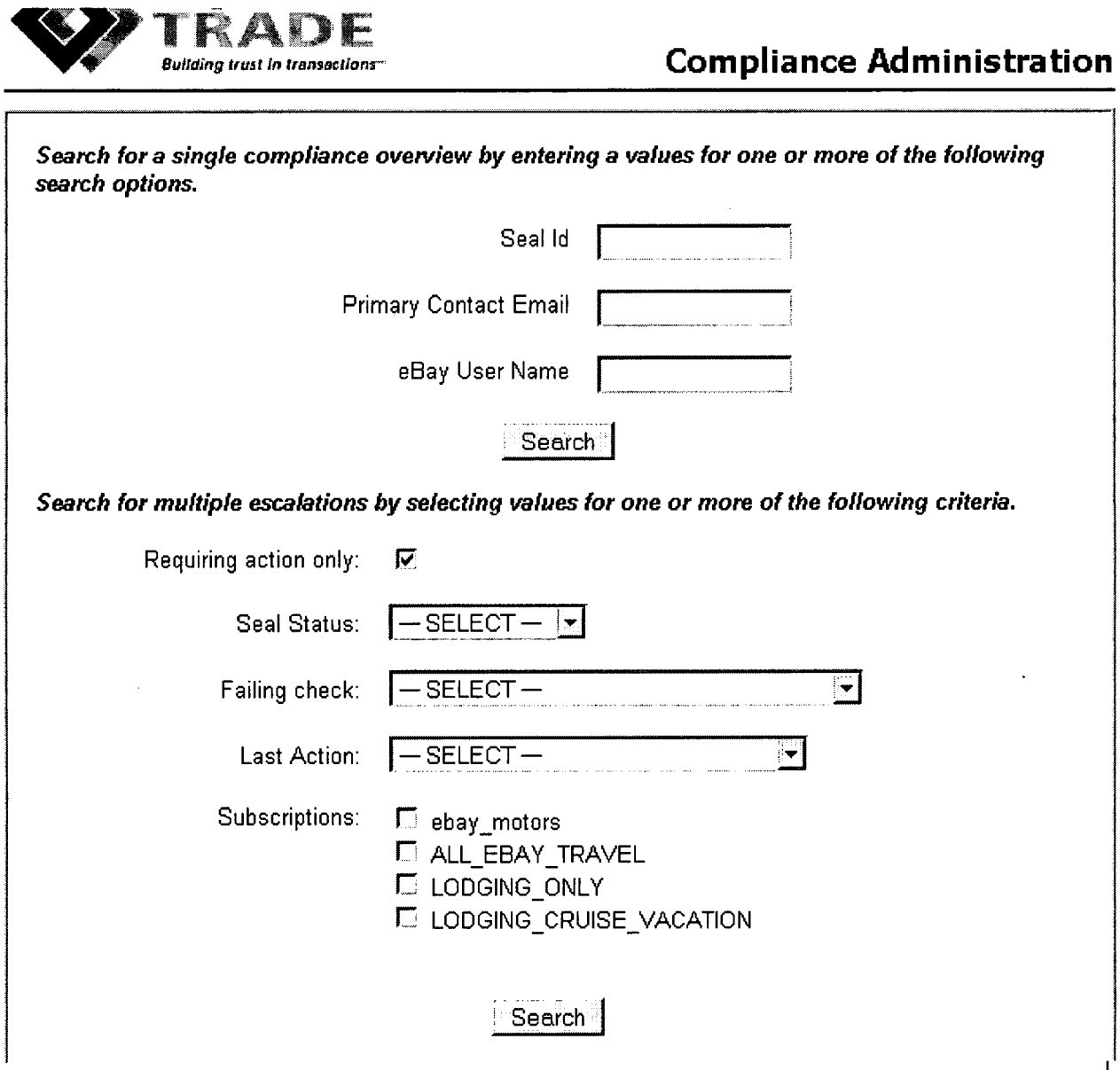


Figure 45

Compliance Admin: Escalation Prioritization

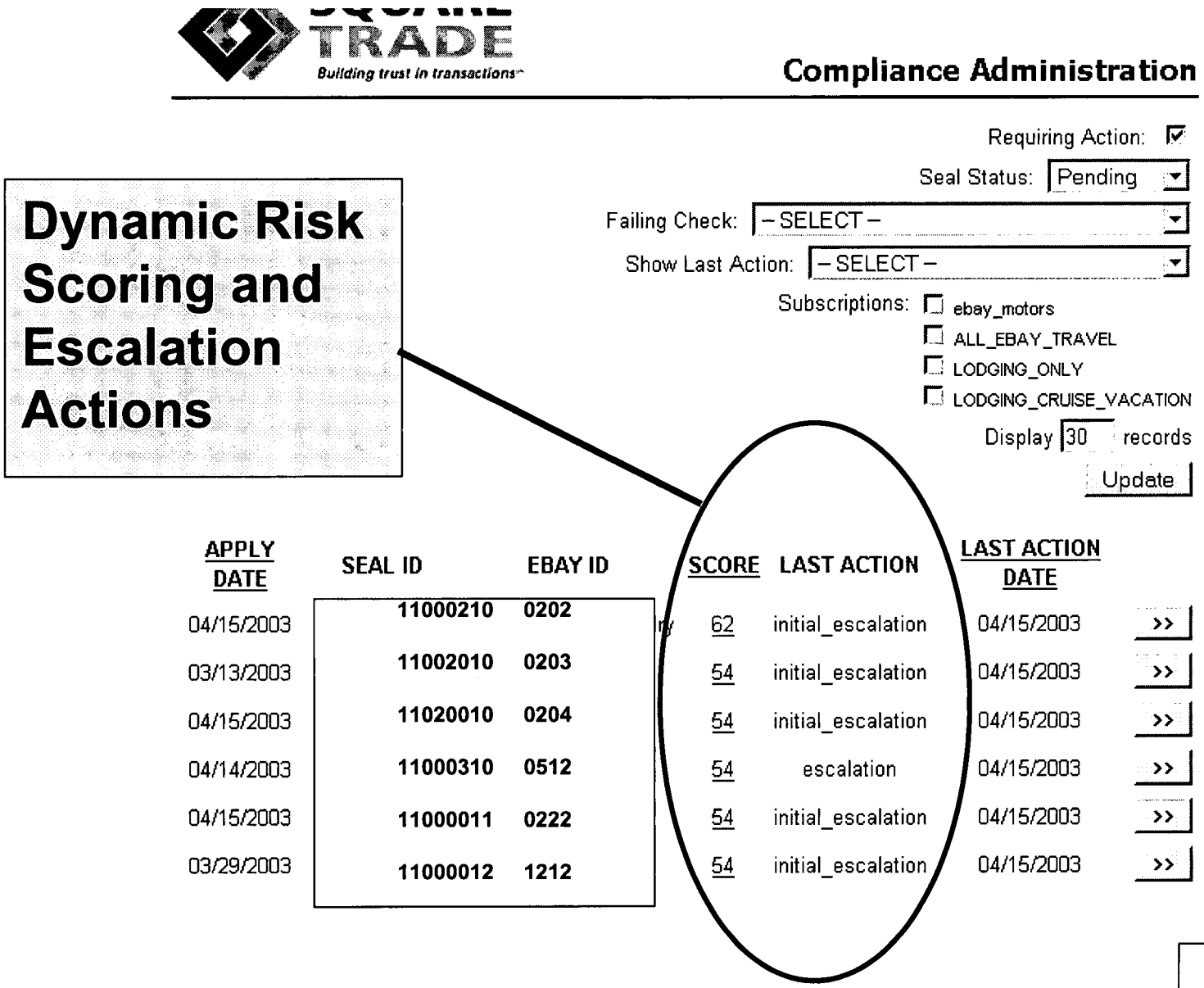


Figure 46

Compliance Admin: User View

View of Individual Member Risk



Compliance Administration

Individual View | Check Overview | Identity Verification | Escalation Summary

Individual View

Seal Member [10512

Seal Information

Date Applied	05:05 PM 04/15/2003	**Date Approved**	N/A
Seal Status	Pending Update	**Seal Type**	Home Business Update
Billing Frequency	ANNUALLY	**Last Date Billed**	N/A
Referring Marketplace	ebay	**View Subscriptions**	
Primary Contact [	Jim@hotmail.com		

eBay User Information *last updated: 08:37 AM 04/15/2003*

User ID	34s456	**User ID Status**	GOOD
Join Date	06:02 AM 12/19/2001	**ID Verified**	false
Registration Status	GOOD	**Current eBay FB**	+ve 929/ -ve 25

eBay Listing Information *last updated: 05:53 PM 04/15/2003*

Open Listings	58	**Total Value At Risk**	15996.3
High Risk Open Items	0	**Average Price Open Items**	37.3309
Average Price Sold Items	0.0	**Sold Items in Last 30 days**	0
Primary Category	0:Jewelry & Watches:Fine Jewelry	**% currItems in category**	0.982759

Primary Contact Information: **Company Contact Information:**

Figure 47

Compliance Admin: Setting Identity Level

View of Individual Member Risk

Individual View | Check Overview | Identity Verification | Escalation Summary

Identity Verification Overview

Seal Member 10512

Identity Level: *30* **Last Updated:** *07:20 PM 04/15/2003*

Person Identity Level: 40	**Status**	**Last Modified**
Email Reponsiveness	PASS	06:00 PM 04/15/2003
eBay ID Verified	FAIL	07:20 PM 04/15/2003
Equifax	PASS	06:00 PM 04/15/2003
Equifax Exempt	-	
Fax	-	
Address Verified by Letter *confirmation code*		05:09 PM 04/15/2003
Manual	-	

Update

Company Identity Level:	**Status**	**Last Modified**
Dun & Bradstreet	-	
Tax ID	-	
Employment	-	
Fax	-	
3rd Party Source	-	
Supplemental	-	

Update

eBay Feedback Level	**Score**	**Last Modified**
feedback-id-verify	40	07:20 PM 04/15/2003

Figure 48

Compliance Admin: Setting Probation

View of Individual Member Risk and Ability to Manually Adjust

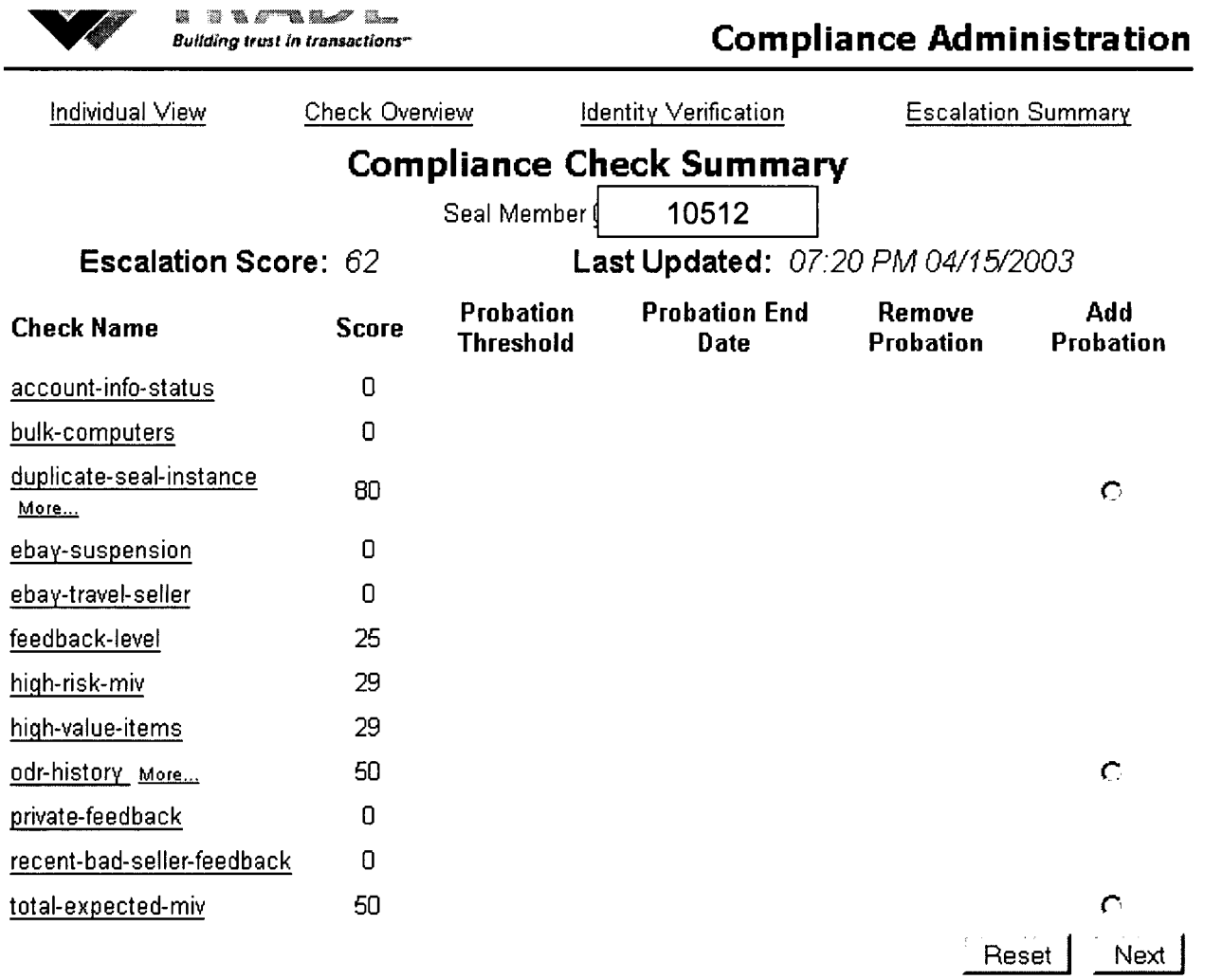
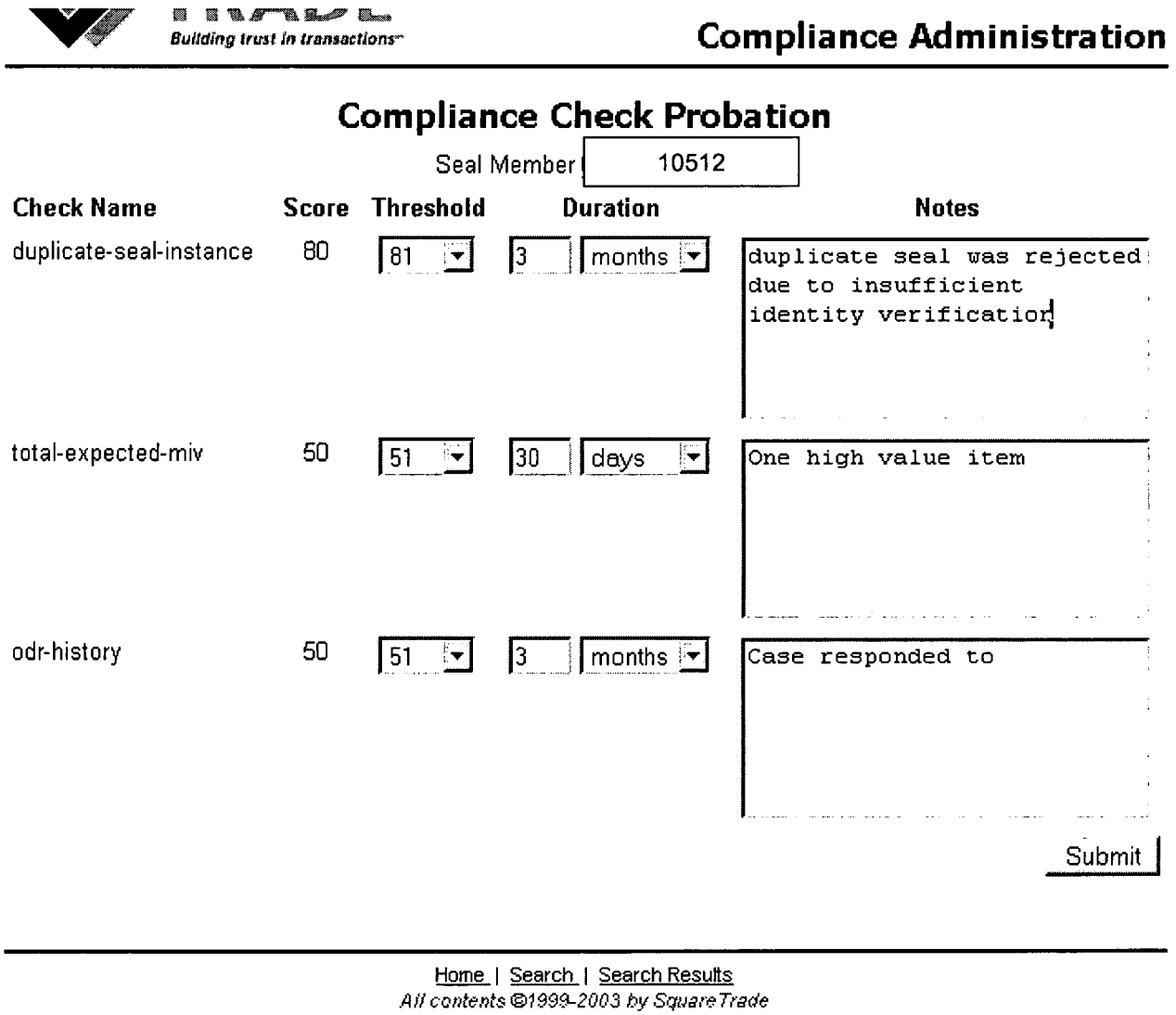


Figure 49

Compliance Admin: Setting Probation (2)



View of Individual Member Risk and Ability to Manually Adjust

Figure 50

Compliance Admin: Specific Programs

Adjust approval parameters specific to Seal Programs (e.g., eBay Motors)

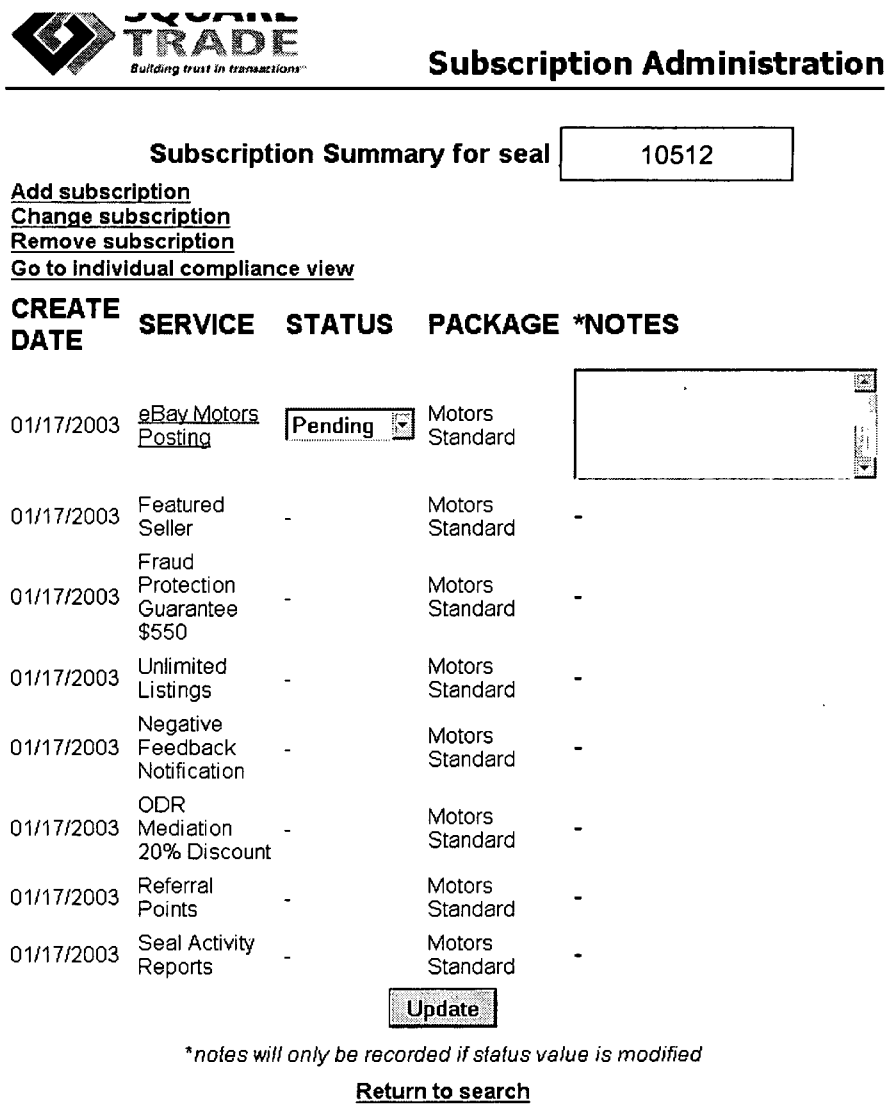


Figure 51

Compliance Admin: Initiating Escalation Action

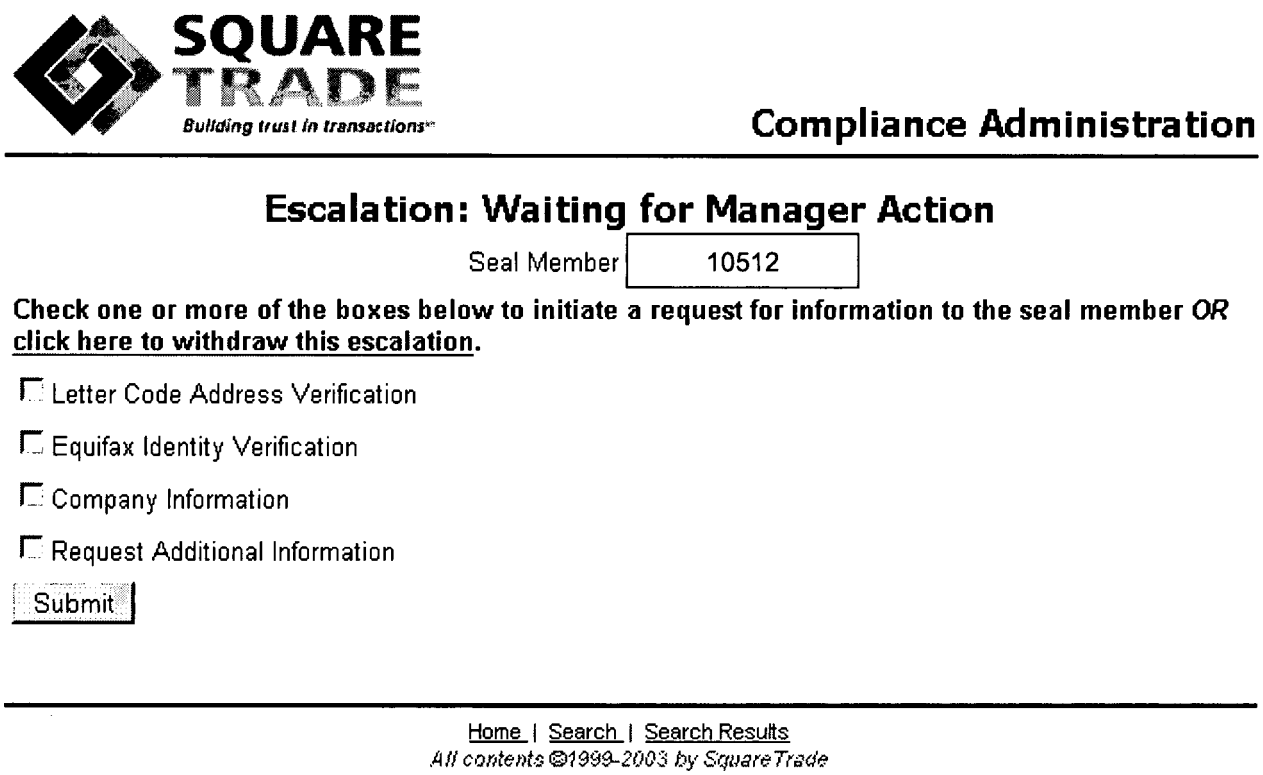
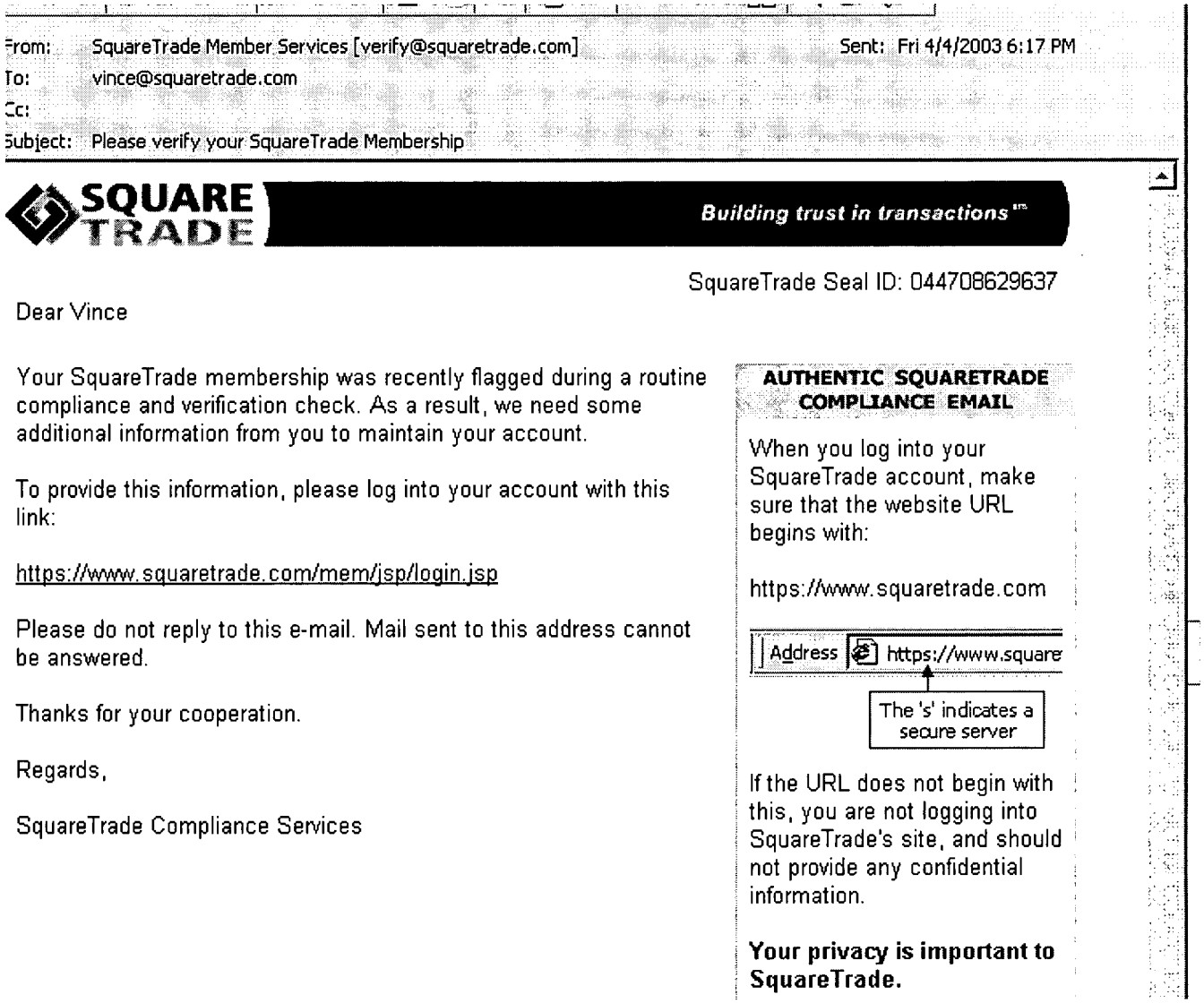


Figure 52

Compliance: Email Requesting More Info



From: SquareTrade Member Services [verify@squaretrade.com] Sent: Fri 4/4/2003 6:17 PM
To: vince@squaretrade.com
Cc:
Subject: Please verify your SquareTrade Membership

SQUARE TRADE — *Building trust in transactions™*

SquareTrade Seal ID: 044708629637

Dear Vince

Your SquareTrade membership was recently flagged during a routine compliance and verification check. As a result, we need some additional information from you to maintain your account.

To provide this information, please log into your account with this link:

https://www.squaretrade.com/mem/jsp/login.jsp

Please do not reply to this e-mail. Mail sent to this address cannot be answered.

Thanks for your cooperation.

Regards,

SquareTrade Compliance Services

AUTHENTIC SQUARETRADE COMPLIANCE EMAIL

When you log into your SquareTrade account, make sure that the website URL begins with:

https://www.squaretrade.com

Address https://www.square

The 's' indicates a secure server

If the URL does not begin with this, you are not logging into SquareTrade's site, and should not provide any confidential information.

Your privacy is important to SquareTrade.

Figure 53

Compliance: Interface for User-provided Info

TRADE

Welcome Vincent Tseng! (that's not me)

You have an Action Item!

Our records indicate that you were recently flagged by a routine check of our compliance system. As a result, we need some additional information from you.

This process will only take a couple minutes to complete, and is required to maintain your account status. If you do not attend to this right now, you will be reminded the next time you log in.

We use this information for the purpose of verifying your identity, and may check the information you provide against 3rd party databases to verify that it is correct.

☐ to do **Identity Verification**
You will be asked to provide your Social Security # and your Date of Birth for verification.
We use Equifax, the leading provider of verification solutions, to check your information.
This process is completely secure.

☐ to do **Company Verification**
SquareTrade typically requires sellers selling large quantities and/or high value merchandise to show proof that they are an established business, and capable of reliably filling orders.Please provide some information about your company.

☐ to do **Further information**
Please answer a question about your selling.

Remind me Later

Figure 54

Compliance: More Info to be Provided

Verify Company Information

SquareTrade typically requires sellers selling large quantities and/or high value merchandise to show proof that they are an established business, and capable of reliably filling orders. Please provide some information about your company.

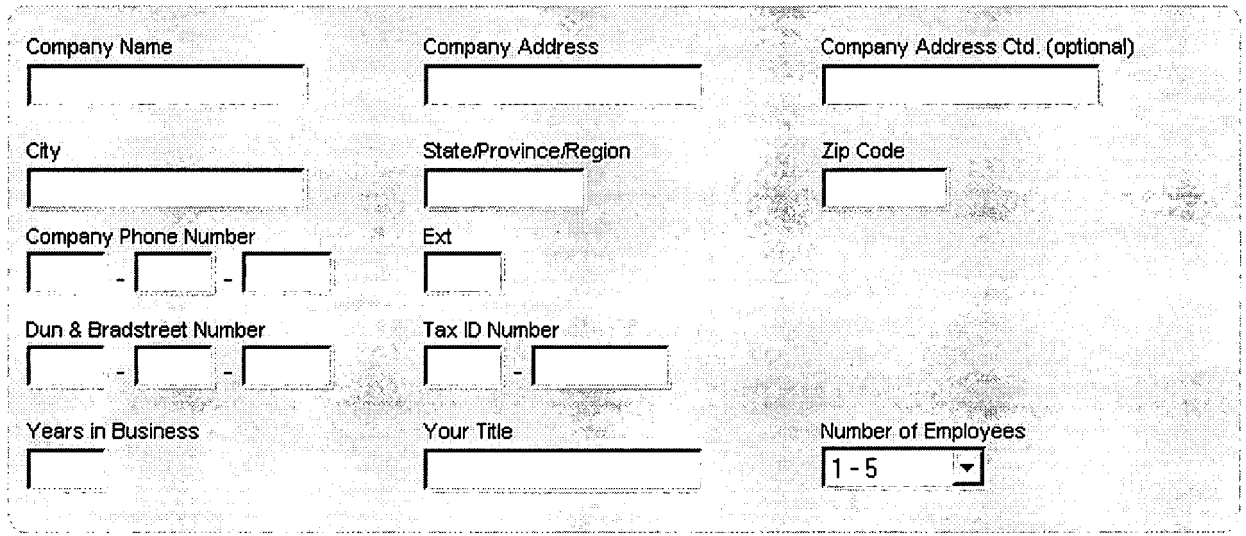


Figure 55